DOCUMENT RESUME

ED 134 054 HE 008 432

TITLE	CSS Need Analysis, Theory and Computation Procedures for the 1977-78 PCS and FAF, Including Sample Cases and Tables.
INSTITUTION	College Entrance Examination Board, New York, N.Y. Coll. Scholarship Service.
PUB DATE	76
NOTE	147p.
AVAILABLE FROM	College Board Publication Orders, Box 2815, Princeton, New Jersey 08540 ($3.00)
EDRS PRICE	MF-$0.83 Plus Postage. HC Not Available from EDRS.
DESCRIPTORS	Budgets; Confidential Records; Delivery Systems; *Educational Finance; *Family Income; Financial Needs; *Financial Support; Grants; *Guides; Higher Education; *Needs Assessment; Student Costs; *Student Financial Aid; Student Needs; Taxes
IDENTIFIERS	*College Scholarship Service; CSS; FAF; Financial Aid Form; Parents Confidential Statement; PCS

ABSTRACT

The College Scholarship Service (CSS) need analysis system is described in this comprehensive guide. It includes information about the basic rationale, the economic principles, and the computational procedures used in the CSS system. The chapters deal with the following: principles and practices of student financial aid administration; the history of need analysis; the theory of need analysis, measuring both parental ability to pay and student resources; special problems in need analysis; computation procedures for the Parents' Confidential Statement (PCS); computation procedures for the Financial Aid Form (FAF); procedures for processing the PCS and FAF forms; constructing student expense budgets; packaging aid resources; and PCS and FAF sample cases. (LBH)

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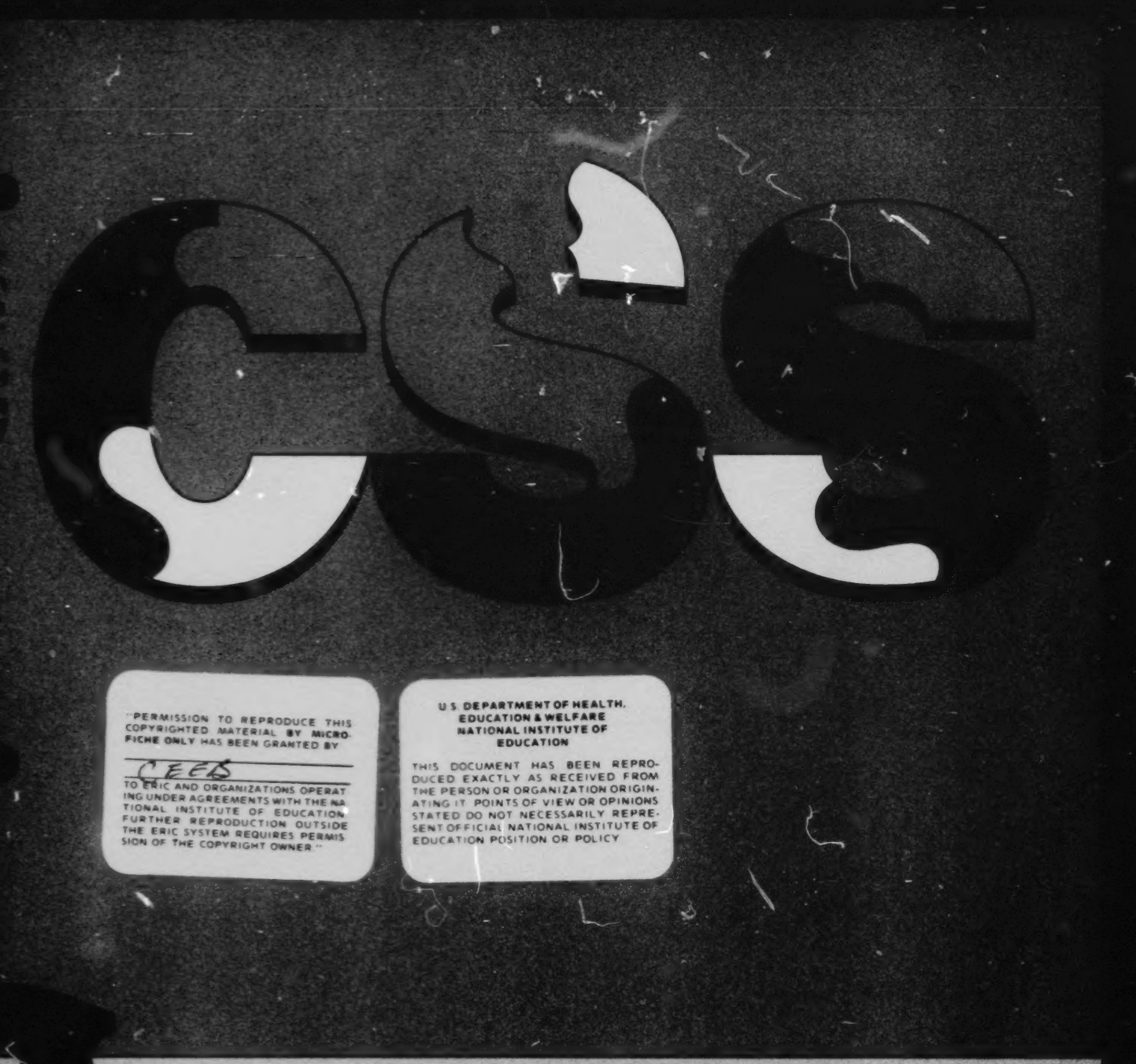

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CSS Need Analysis: Theory and Computation Procedures

for the 1977-78 PCS and FAF

Including Sample Cases and Tables

College Scholarship Service of the College Entrance Examination Board

HE008432

CSS Need Analysis: Theory and Computation Procedures

for the 1977-78 PCS and FAF

Tables from Chapter 6

Table 1. Allowance for state and other taxes

Total income	*Allowance for state and other taxes*
$ 0–$5,999	10%
6,000– 9,999	9
10,000 or more	8

Table 2. Minimum standard allowance (MSA)

Family members (including student)	*Undergraduate student*	*Graduate student*
2	$ 4,780	$ 5,010
3	5,870	6,160
4	7,350	7,710
5	8,680	9,110
6	9,770	10,250
7	10,370	10,880
8	10,960	11,500
9	11,540	12,110
10	12,130	12,730
11	12,710	13,340
12 or more	13,310	13,970

Table 3. Adjustment of business or farm net worth

Net worth of business or farm	*Adjusted net worth of business or farm*
Less than $1	$0
$ 1–$ 20,000	40% of net worth
$ 20,001–$ 60,000	$ 8,000 plus 50% of excess over $20,000
$ 60,001–$100,000	$28,000 plus 60% of excess over $60,000
$100,001 or more	$52,000 plus 100% of excess over $100,000

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Table 4. Asset protection allowance

Age of primary working parent	*Two-parent family*	*One-parent family*
40 or less	$ 9,200	$11,440
41	9,520	11,770
42	9,840	12,190
43	10,050	12,510
44	10,370	12,840
45	10,700	13,260
46	11,020	13,580
47	11,340	14,010
48	11,660	14,440
49	12,090	14,870
50	12,510	15,300
51	12,840	15,830
52	13,370	16,370
53	13,800	16,900
54	14,330	17,440
55	14,870	18,080
56	15,400	18,720
57	16,050	19,360
58	16,690	20,110
59	17,440	20,860
60	18,190	21,720
61	19,040	22,570
62	19,900	23,540
63	20,970	24,610
64	22,040	25,680
65 or more	23,110	26,960

Table 5. Conversion percentage of discretionary net worth

Discretionary net worth	*Available income*	*Conversion percentage*
$ 0 or greater	any amount	12%
Less than $0	$4,280 or greater	0
Less than $0	$4,279 or less	6

Table 6. Allocation of student's social security educational benefits

Available income plus income supplement	*Percentage of student's social security educational benefits allocated as:*	
	Parents' share	*Student's share*
Less than $400	100%	0%
400– 799	90	10
800–1,199	80	20
1,200–1,599	70	30
1,600–1,999	60	40
2,000–2,399	50	50
2,400–2,799	40	60
2,800–3,199	30	70
3,200–3,599	20	80
3,600–4,279	10	90
4,280 or more	0	100

Tables from Chapter 7

Table 1. Adjustment of business or farm net worth

Net worth of business or farm	*Adjusted net worth of business or farm*
Less than $1	$0
$ 1–$ 20,000	40% of net worth
$ 20,001–$ 60,000	$ 8,000 plus 50% of excess over $20,000
$ 60,001–$100,000	$28,000 plus 60% of excess over $60,000
$100,001 or more	$52,000 plus 100% of excess over $100,000

Table 2. Asset protection allowance

Age	*Student's family size*	
	Two or more	*One*
25 or less	$ 0	$ 0
26	800	400
27	1,400	700
28	2,000	1,000
29	2,600	1,300
30	3,200	1,600
31	3,800	1,900
32	4,400	2,200
33	5,000	2,500
34	5,600	2,800
35	6,200	3,100
36	6,800	3,400
37	7,400	3,700
38	8,000	4,000
39	8,600	4,300
40 or more	9,200	4,600

Table 3. Independent student allowance (ISA)

Family size (including applicant)	*Student's age*	
	Under 35	*35 or more*
1	$3,180	$ 3,270
2	4,280	5,370
3	5,640	7,370
4	6,740	9,110
5	8,560	10,740
each additional	1,000	1,200

Table 7. Total parents' contribution from adjusted available income

Adjusted available income (AAI)	*Total parents' contribution*
$ −3,410 or less	$ −750
$ −3,409–$ 4,280	22%
$ 4,281–$ 5,350	$ 941 + 25% of AAI over $4,280
$ 5,351–$ 6,420	$1,208 + 29% of AAI over $5,350
$ 6,421–$ 7,490	$1,518 + 34% of AAI over $6,420
$ 7,491–$ 8,560	$1,882 + 40% of AAI over $7,490
$ 8,561 or more	$2,310 + 47% of AAI over $8,560

Table 8. Adjustment for family members in college

Family members in college	*Total parents' contribution*	
	Positive or zero	*Negative*
1	100%	100%
2	60	100
3	45	100
4 or more	35	100

Table 9. Student's summer savings expectation (national standard)

Year in school	*Expected summer savings*
First	$500
Second	600
Third	700
Fourth (or fifth undergraduate)	700
Graduate	700

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CSS Need Analysis: Theory and Computation Procedures

for the 1977-78 PCS and FAF

Including Sample Cases and Tables

College Scholarship Service

College Entrance Examination Board, New York
1976

The College Scholarship Service (CSS) is an activity of the College Entrance Examination Board, concerned with improving equal educational opportunity. The CSS through the determination of financial need assists in the equitable distribution of financial assistance to students. Its services are offered to students and their parents, to secondary schools, to noncollegiate sponsors of financial aid programs, and to all institutions of postsecondary education. Operational activities for the College Scholarship Service are performed by Educational Testing Service.

The College Entrance Examination Board is a nonprofit membership organization that provides tests and other educational services for students, schools, and colleges. The membership is composed of more than 2,000 colleges, schools, school systems, and education associations.

The College Scholarship Service Assembly is a constituent membership body within the College Board. The more than 1,300 postsecondary institutions, secondary schools, school systems, and state and regional associations that are members of the Assembly—together with an additional 350 donors and sponsors—participate in activities and services of the CSS.

Copies of this book may be ordered from College Board Publication Orders, Box 2815, Princeton, New Jersey 08540. The price is $3.

Editorial inquiries regarding this book should be addressed to the College Scholarship Service, College Entrance Examination Board, 888 Seventh Avenue, New York, New York 10019.

Library of Congress Catalog Card Number: 72-95051
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Foreword

During its more than 20 years of existence the College Scholarship Service has made a continuous effort to improve the status of the professional administrator in the field of financial aid. One contribution has been the publication of a detailed book that describes the CSS need analysis system. This comprehensive guide includes information about the basic rationale, the economic principles, and the computational procedures used in the CSS system. By providing this publication, the CSS continues its commitment to help professional personnel who are involved in the distribution of financial aid understand how the parents' and the student's expected contributions are derived. The financial aid administrator will thus be better prepared to consider individual adjustments that may be appropriate in the amounts expected from students and their families in various instances, especially when the financial situation of a family changes or when additional information about a family's circumstances becomes known.

This book is revised periodically to reflect changes in the CSS need analysis system. Changes are made as economic conditions shift or for the purpose of increasing the equity of the rationale. They result from a continuing critical analysis of the CSS system by financial aid administrators, the CSS staff, and outside consultants who are particularly familiar with financing postsecondary education.

CSS Need Analysis: Theory and Computation Procedures was prepared by Elizabeth W. Suchar, director of financial aid services, and Joe Paul Case, associate director of the CSS, the College Board; and William J. Cavanaugh, associate program director of the CSS at Educational Testing Service. Major contributions were made by James E. Nelson of the College Board and James L. Bowman, Marjorie Schoepps, and Joan Ali of ETS. It has been edited by Georgia E. Stribling, staff editor of the College Board.

Questions regarding the CSS need analysis or supportive services are welcome and should be directed to the central or regional offices of the College Board, listed in the back of this book.

1. Introduction

The College Scholarship Service was established in 1954 in response to the expressed need of postsecondary educational institutions for a consistent and equitable approach to the awarding of student financial aid. With the support and advice of the educational community, the CSS developed an objective, systematic method for determining parents' ability to meet educational expenses. Consideration of the family's financial strength in relation to educational costs at the student's chosen institution provides a means of determining financial need. Financial need can be defined most simply as the difference between the cost of education at the institution the student wishes to attend and the amount of money a student and his or her family can reasonably make available—from their income and from their assets—to meet the expenses of that education.

Since financial need is related to the cost of education, a family with a comparatively high standard of living may demonstrate financial need in order for one of its members to attend an institution that has high annual costs. The same family, applying for assistance for the student to attend a community college or a vocational-technical school may be unable to demonstrate need. Financial need in general is relative to educational costs.

Today it is a widely accepted principle that financial aid awarded on the basis of need enables the greatest number of students to begin or to continue their education. This belief is incorporated in the Principles of Student Financial Aid Administration endorsed by the members of the CSS Assembly.

Principles of Student Financial Aid Administration

1. The purpose of any financial aid program—institutional, governmental, or private—should be to provide monetary assistance to students who can benefit from further education but who cannot do so without such assistance. The primary purpose of a collegiate financial aid program should be to provide financial assistance to accepted students who, without such aid, would be unable to attend that college.

2. Each college has an obligation to assist in realizing the national goal of equality of educational opportunity. The college, therefore, should work with schools, community groups, and other educational institutions in support of this goal.

3. The college should publish budgets that state total student expenses realistically including, where applicable, maintenance at home, commuting expenses, personal expenses, and necessary travel.

4. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.

5. Financial aid should be offered only after determination that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered should not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.

6. The amount and type of self-help expected from students should be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance should go to students with the least ability to pay.

7. The college should review its financial assistance awards annually and adjust them, if necessary, to reflect changes in the financial needs of students and the expenses of attending the institution. The college has an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.

8. Because the amount of financial assistance awarded reflects the economic circumstances of students and their families, the college should refrain from any public announcement of the amount of aid offered, and encourage students, their secondary schools, and others to respect the confidentiality of this information.

9. All documents, correspondence, and conversations between and among aid applicants, their families, and financial aid officers are confidential and entitled to the protection ordinarily arising from a counseling relationship.

10. Concern for the student should be paramount. Financial aid should be administered in such a manner that other interests, important though they may be, are subordinate to the needs of students.

Practices of Student Financial Aid Administration

The members of the CSS Assembly in 1973 endorsed a set of practices for the administration of financial aid programs to provide guidance to institutions and to ensure the fair and equitable treatment of student aid applicants.

According to the preamble: "The increase in the number of students requiring financial aid in order to pursue postsecondary educational objectives and the increase in the number and variety of institutions awarding limited student aid funds require standards and guidelines for the responsible administration of student aid programs and the equitable distribution of funds. This statement of practices is intended to be used in conjunction with the Principles of Student Financial Aid Administration as a guide to institutions in the administration and coordination of their financial aid programs."

Motivation and information—Actively encourage students to utilize available financial aid services by:

1. Coordinating efforts with those of federal, state, community, and other agencies as well as those of secondary schools to encourage all students who want to continue education beyond secondary school to consider postsecondary education regardless of their financial circumstances.

2. Providing complete and current written information to students and parents about financial aid policies, full costs of attendance, application procedures, eligibility criteria, and available student financial aid.

Counseling—Make explicit the need for student financial planning by:

3. Cooperating with secondary schools and agencies in providing adequate guidance and counseling in financial planning.

4. Providing and maintaining financial counseling programs for all students who seek assistance.

Organization and administration—Establish administrative procedures that are responsive to the needs of students as well as the needs of institutions by:

5. Conducting surveys to assist in the development of realistic student budgets.

6. Utilizing a recognized standard need analysis system consistently to determine the ability of students and their families to pay for educational costs.

7. Considering the student's individual circumstances when offering self-help aid and in determining the self-help expectation.

8. Using all forms of aid—grant, loan, employment—and considering other resources available to the student in order to provide the most equitable apportionment of limited funds to eligible students.

9. Meeting the full need of students to the extent possible within the institution's capabilities.

10. Providing award notifications that clearly indicate the type, amount, and conditions of the award including the expected amount of family contribution and other anticipated resources.

11. Providing students who are not offered financial aid with the specific reason(s) for the denial of aid and, to the extent possible, assisting them in finding alternative sources of aid.

12. Making awards to students who apply for renewal of aid by reviewing the student's financial circumstances and establishing the amount of aid needed with full consideration of the student's current need.

13. Advising secondary schools and state and other granting agencies that it is inappropriate to announce individual or aggregate aid awards received by student applicants on the basis of need.

14. Releasing parents' or student's financial aid records and information only with the written consent of the parents or the student except in accordance with due process of law.

15. Considering the inclusion of students, faculty members, and administrators on institutional committees that are responsible for establishing financial aid policies.

16. Coordinating the administration of financial aid through a central office to ensure consistency in making awards to students and the most efficient use of available funds.

17. Notifying students of financial aid decisions as early as possible in order to serve the students' best interests, and when possible coordinating these notifications with those of admissions decisions.

18. Sharing information with other institutions and agencies about mutual aid candidates to ensure comparable financial aid awards, thereby permitting a student freedom in choosing an institution.

Research and professional development—Continue to contribute to the evaluation and progress of the profession of student financial aid administration by:

19. Developing and conducting research programs that will contribute to the solution of problems and advancement of knowledge in the field of financial aid.

20. Conducting periodic reviews of the institution's total financial aid process in order to serve students and the institution better.

21. Encouraging the continued professional development of financial aid administrators by providing opportunities to join and participate in professional aid administrators' associations and organizations dedicated to the advancement of sound principles and practices and the extension of knowledge in student financial aid administration.

Aid administrator's judgment

The CSS system tries to establish uniform criteria for evaluating a family's ability to finance postsecondary education from information reported in the Parents' Confidential Statement (PCS) and the Financial Aid Form (FAF), but there are times when strict application of the CSS procedures will be inappropriate. It is important to remember the following:

1. The CSS system provides a measurement of a family's ability to pay. As with any system designed to process a large number of different cases, it must follow a standard set of procedures. These standard procedures may not be completely applicable to the particular circumstances reflected by individual students and their families.

2. The CSS system measures the amount of financial support that the parents are reasonably able to contribute toward postsecondary education at the time the financial statement is submitted. This amount should be reviewed periodically and altered, if necessary, to reflect changes in circumstances.

3. The CSS system provides only a measurement of family financial strength in relation to anticipated educational expenses. It does not consider academic ability and potential, character, or other criteria that an institution may employ in selecting financial aid recipients. In accordance with the CSS principles and practices of financial aid administration, need should remain the primary factor in determining the amount of financial assistance.

The CSS system is designed to treat cases equitably, but the judgment of the financial aid administrator is indispensable. This judgment is based on experience in dealing with families of all types and their individual problems, as well as other information available to the administrator. The financial aid administrator must always be the final authority in any system of need analysis.

Using CSS services

Any institution of postsecondary education may make use of CSS services. PCS and FAF forms are available free for distribution to students. By completing the Institutional Estimate of Student Expenses, institutions receiving need analysis reports can have their own budget information displayed and need figures calculated in the reports. There is no charge for this service.

Institutions and agencies that use CSS documents generally include a statement in their catalog, financial aid leaflet, or application materials describing their financial aid program. These statements usually cover four specific points:

1. Student expenses
2. Purpose of the financial aid program
3. Resources available

4. Procedures for applying for financial aid

A sample statement that institutions may wish to consider adapting for inclusion in their catalog is given below.

"*Student expenses.* In planning to attend (name of institution) a student should expect the following typical expenses for an academic year: tuition and general fees, $_____; room, $_____; board, $_____; books and supplies, $_____. In addition, allowances should be added to these figures for personal expenses, medical insurance, transportation, and extra charges for special curriculums (such as laboratory fees, music practice rooms, etc.). The Office of Student Financial Aid will consider the total costs for attendance, including the items listed above, when making a financial aid commitment.

"*Purpose of financial aid program.* In addition to its own funds, (institution) participates in all federal programs including the Basic Educational Opportunity Grant Program. Residents of (name of state) are also eligible to receive state scholarship and loan awards. [Specific scholarships, loan funds, etc., administered by an institution are usually described here.] Last year, (institution) awarded $_____ in total aid.

"Students applying for financial aid are considered for all programs for which they are eligible. The amount of financial aid awarded is generally a combination of grant, loan, and employment, and is based on the financial need of the student. Need is determined by subtracting the resources of the student and his or her parents' contribution from the total student expenses. The parents' contribution is estimated on the basis of the amount of their income and assets as well as a consideration of taxes, medical expenses, and other liabilities of the family. An independent, objective, nationally recognized method of analysis developed by the College Scholarship Service is used to evaluate the family's financial circumstances. All financial aid awards to students are determined by the (institution's) Office of Student Financial Aid.

"*Procedures for applying for financial aid.* Students should apply for financial aid by (date). Students who are at present living with their parents or guardians and who were claimed as dependents for the previous calendar year should also submit a Parents' Confidential Statement (PCS) [or Financial Aid Form (FAF)] to the College Scholarship Service by (date). The PCS [or FAF] may be obtained from a high school guidance office or by writing to the Office of Student Financial Aid.

["Partially or completely self-supporting students as well as students who are now enrolled and are receiving financial aid should complete the Financial Aid Form (FAF) and submit it to the College Scholarship Service by (date). The FAF is available from the Office of Student Financial Aid.] Students should specify (code number) as the code number for (institution's name) in the appropriate place on the PCS [or FAF].

"A letter explaining the award decision and giving information about any aid offered will be sent by (date) to each student who applies prior to the deadline dates specified above.

"A student must reapply for financial aid each academic year. However, aid usually continues at the same level each year, unless a student's resources or his or her expected parents' contribution changes. All enrolled students receiving aid automatically receive information about applying for renewal awards. Other enrolled students should request applications by (date)."

Accredited institutions using CSS services may be eligible for membership in the CSS Assembly. The Assembly is the major forum of the CSS. It was organized by the College Entrance Examination Board in 1965 to consider policies and suggest courses of action related to the economic aspects of postsecondary education. Member institutions subscribe to the basic CSS philosophy that financial aid should be awarded on the basis of need. All College Board member institutions may apply for election to membership in the Assembly without any additional fee. Information on Assembly membership is available from the regional offices listed in the Appendix.

2. The history of need analysis

Since the founding of postsecondary educational institutions in this country, there has existed a tradition that scholarships and other forms of financial support should be provided for students who are "in need." The first recipients of aid to attend college were the worthy poor. These individuals were usually easy to identify as being "in need" in the small communities in which they lived because of their high visibility and the interdependent character of the population. Colleges usually granted aid on a personal basis and in a casual manner. Funds were extremely limited and recipients were few.

As American colleges developed prestige and economic strength, they began to build up endowments and special aid funds for students. Financial aid was provided to students the colleges wanted or thought they needed for particular reasons. In addition to the early grants to sons of ministers, sons of friends of the college, and sons of the faculty and the trustees, assistance began to be made available to exceptionally able students that the college judged sufficiently likely to add favorably to the institution's reputation in future years to warrant the granting of aid. By the early 1900s, some females also occasionally received such help, but they were the rare exceptions except in the women's colleges.

Financial assistance and even so-called "objective" systems for its distribution existed at both public and private institutions before World War II. But the amount of money available was small, and its distribution was most often based on "ability" rather than "demonstrated need." The GI Bill, which made further education possible for millions of veterans, became operative at the same time as the demand for higher education among middle- and lower-income groups increased significantly. Thus, pressures were created that led to the need for a more equitable distribution system for student aid dollars.

Methods that were employed to determine the amount of financial aid awarded to each student were rough and generally unsatisfactory. J. Edward Sanders (then Dean of Pomona College) surveyed practices at a number of institutions for the College Board in the early 1950s. He reported that scholarships were used almost exclusively to help students living close to the awarding college who required financial support. He found that in addition to "demonstrating need and personal thrift," recipients were often required to perform certain services so they might, in effect, earn their awards.

The survey included a report by Dean John Monro, on the "15 percent rule" then being used at Harvard. Dean Monro and a faculty committee would calculate 15 percent of the family's net income and subtract $100 for each other child attending a public school and $200 for each in private school or college. According to Monro, while this rule of thumb was fast and handy, it was not relevant to special family financial problems. Rarely did Harvard give consideration to the asset holdings of the family, the savings of the applicant, or the extent to which the applicant might be expected to make a contribution from his own earnings.

Before 1950, at many institutions, aid recipients were expected to demonstrate a "proper degree of austerity" in order to receive awards that were, typically, limited to tuition costs. Consideration was rarely given to the full array of expenses associated with going to college.

April 1953 symposium of the College Board

Concern about the policies and procedures for awarding scholarships had become sufficiently widespread among the members of the College Board by 1952 that a symposium on the topic was held at its spring Annual Meeting. Papers were presented by Sanders, Monro, and John Stalnaker (at that time Director of Studies for the Association of Medical Colleges). Those present, and subsequently the rest of the College Board membership, learned of the growing complexities of administering scholarship and award money.

The symposium papers focused on and criticized the use of scholarship awards as a competitive device for the recruitment of college students. The Sanders paper cited a change taking place in the philosophy underlying scholarship awards: while need continued to play a part in the selection process, he found evidence that scholarships were taking on increasing importance as a primary means for colleges to strengthen their student bodies through "diversification, embellishment, and enlargement." Ability, according to Sanders, was measured in terms of specific talents—for example, in music, in athletics, or in special intellectual accomplishments; in terms of popularity and charm that might attract others to the college from the same community; or in terms of distance from the college which would introduce regional differences in point-of-view. Sanders went on to deal with the adverse effects of this new approach: the allocation of scholarship resources without regard to whether the college could afford them; inflation of individual stipends; massive recruitment campaigns; and, of course, multiple applications.

Monro presented what was perhaps the most significant paper. He described what he termed "a reliable, careful system for measuring and comparing" the need of aid applicants which he and his colleagues had developed. Many of the concepts he described have since then become well established and are now taken for granted in current need analysis procedures.

He observed that in any treatment of a student's financial problems there were two basic considerations: the expenses involved and the student's resources. Harvard's budget (as described by Dean Monro) not only included the actual cost of tuition (then $800), required fees, and room and board charges; it also provided for $300 to help with books, personal expenses, and recreation. To this basic budget was added a modest travel expense allowance.

On the resource side of the ledger, the Harvard system distinguished between resources of the student and those of the student's family. The aid applicant was expected to work in the summer and earn a specified amount toward yearly costs. If the student had sizable savings these were prorated over the number of years of college that lay ahead. Any outside awards were accepted at full face value and added directly to the student's other resources.

Clearly the most revolutionary aspect of the Harvard system was the manner of establishing how much the family could afford to contribute. Monro saw this as the real crux of financial need determination. He believed that fairness and reasonableness required complex calculations. He emphasized that very detailed information was required regarding the nature of

the parents' employment status; dependents: income from all sources (including both the year past and the year ahead); itemized business expenses; federal income taxes; and extraordinary expenses. The extent of all assets, individually reported, and indebtedness were also included in the calculation. The final rates of expectation were very carefully developed in relation to the average offerings that the families of Harvard students were making at the time.

After adding separate contributions from income and assets, Monro explained that the "calculated contribution" was checked against the actual family offer. If a wide disparity between the two was found, a check for special circumstances was made by the Harvard staff and some sort of compromise was usually worked out.

Although Homer Babbidge, then at Yale, and several other educational leaders had helped to develop systems that were similar to the one used at Harvard, it is sufficient to conclude that Monro had presented to a number of interested institutional representatives a precise, logical approach to need assessment which could replace the various rules of thumb then being used throughout the country.

The beginnings of the CSS

At its fall meeting in 1953, the College Entrance Examination Board voted to spend $50,000 for a full-scale study of the scholarship situation in the United States. In February 1954, the College Board announced in the *Review* that a proposal to establish a central information service for scholarship applicants had been offered to interested colleges. The initial service proposed was a uniform financial transcript—the first step toward securing the detailed family financial information that Monro had termed so essential to the assessment of student financial need. In April 1954, William C. Fels, then Associate Director and Secretary of the College Board, explained to Board members the details of the College Scholarship Service. It would begin to function in the 1954-55 academic year by distributing "forms in support of applications for financial aid."

The first CSS service concentrated on the design and distribution of financial forms. Processing activity included only central checking for omissions and errors before the original forms were duplicated and copies sent to designated colleges. It was suggested that later this service might be expanded to include the central computation of individual need, but initially this took place only on an experimental basis for a very small number of colleges.

Several aspects of today's CSS operations were present from the very beginning: a functioning membership association to guide activities; the sharing of information among participating institutions; a single form for a student's use; research regarding the financing of postsecondary education by students and their families; and the training of financial aid administrators.

The CSS began to function in the autumn of 1954 with 97 College Board member institutions. Representatives were asked to serve on the College Scholarship Service Committee —a standing committee of the College Board—and charged with providing the staff with advice and consent on matters relating to operations. Over the years the original Committee became the College Scholarship Service Council—an elected body—of the College Scholarship Service Assembly—a constituent membership association within the College Board. The change has added to the original function of the Committee by providing direct representation from the professional financial aid administrator population and the member postsecondary institutions and secondary schools in developing and reviewing the operations of the College Scholarship Service.

As a condition of membership the postsecondary institutions agreed that they would require substantially all their entering freshman aid applicants to complete and submit to the College Scholarship Service the Parents' Confidential Statement. This agreement was essential to the solution of another problem that had been evident in 1953—the multiplicity of forms which the student was required to complete in order to be considered for financial assistance at more than one college. Although the CSS has developed a number of forms over the years to provide adequately for the special needs of different categories of students, institutions, and financial aid programs, the principle remains in effect. Under present CSS procedures, each student is required to complete only a single form to be considered for aid from a number of institutions.

The exchange of information between the College Scholarship Service and individual institutions was an integral part of the CSS in 1953 and remains so today. Then, as now, it was deemed essential that all institutions act on the basis of the same information. The central role of the CSS was to collect a single set of financial data from the student and his or her parents and distribute that information to all of the institutions at which the student was applying for financial aid. Each institution considering assistance for the student had a copy of the same information that every other institution had. If there were subsequent changes in the original information, that too was copied and distributed by the CSS to all institutions. When aid decisions were finally made, information about them was communicated—individually among institutions through the use of so-called Overlap Lists or Overlap Groups (supported by the CSS) and also by all member institutions to the CSS itself in the Annual Report of Tenders and Awards.

This sharing of information made possible other CSS work—research. Before 1954, information about family contributions and aid decisions was sketchy and usually limited to whatever a single institution had managed to accumulate about its own students. By the end of the CSS's first year, the original computation methods were refined as a result of an analysis of data secured from the parents' statements and the lists of institutional aid offers. Results included reductions in the expected contributions from family income and assets. The original data base of 19,500 statements has now expanded to more than 1.7 million—the largest base of data about students and families seeking aid for postsecondary education available in the United States. This data base is continually used by the CSS in reviewing and refining need analysis procedures, and is increasingly used by outside organizations seeking information about patterns of financing postsecondary education, student needs, and college costs. Since its beginnings in 1954, the CSS has provided national leadership in research relating to

student and parent financing of postsecondary education.

The initial CSS system provided a limited central computation system. From 1956 to 1959 all need calculations were performed by hand centrally. The more complicated cases were turned over to "juries" of college admissions and financial aid administrators who came together to help with the central processing. This resulted in a trained cadre of need analysts who went back to their own areas and shared their knowledge with others. The training of financial aid administrators—central to the CSS from its inception—was undergirded by the publication of the *Manual for Financial Aid Officers* for the first time in 1954. And since that time, this publication has been periodically revised and updated.

Evolution of the CSS system and procedures

By November of 1957, the development of a national system had been largely accomplished. In addition to William C. Fels and Rexford Moon Jr., who had, about that time, assumed the directorship of the CSS, numerous college financial aid administrators including W. Bradford Craig of Princeton, Douglas Dickson of Pennsylvania, Frederick Frank of Washington and Jefferson, Robert Hage of Dartmouth, Jean Harvey of Purdue, Thomas Pitre of Massachusetts Institute of Technology, and Robert Huff of Stanford had assisted in the early stages of its development. John Monro continued to provide consultative help and John Morse of Rensselaer Polytechnic Institute, at that time chairman of the CSS Committee, made significant contributions.

Modifications in the system were largely of degree rather than concept. In general, they produced lower expected contributions from average or low-income families; reduced amounts expected from family assets; were more appropriate for needs of typical families; and gave special consideration to those in somewhat unusual circumstances, for example, having inadequate retirement provisions or owning businesses or farms. A working wife was allowed up to her first $1,000 in earnings to compensate for her special expenses; allowances were provided for relatives other than children who were also being supported; and nonrecurring heavy expenses were prorated over a period of three to ten years. The greatest degree of refinement occurred in handling the family's assets, with special protection given to nonliquid holdings and other allowances subtracted before determining the net amount.

Another major change in CSS procedures occurred in November 1959, when the CSS began to use electronic data processing equipment for its central computation services. Parents' Confidential Statements were sent to colleges in the 1959-60 academic year with a single estimated family contribution figure printed boldly in the lower left-hand corner of the form. By the 1960-61 academic year, the colleges were receiving a separate printout of the actual computation, step-by-step, on the Financial Need Analysis Report (FNAR). Another change occurred in the financial arrangements. Prior to 1959, colleges that wished to subscribe to the optional central computation service paid the costs themselves. Once central computation became a standard part of the procedures, the applicants and their parents were charged a fee to cover the cost.

The advent of the National Defense Student Loan Program in the fall of 1958 had two significant influences on the development of the CSS. It increased the number and types of institutions that needed central processing and analysis of financial need, and it enlarged the number and categories of students seeking financial aid. This combined change in institutional and student clientele caused what were then thought to be radical changes in the services. Before 1959 the CSS had concerned itself primarily with entering freshman aid candidates. But as the amounts of available money were expanded and eligibility was extended to include large numbers of upperclass and graduate student candidates who required annual review of family financial circumstances, the CSS initiated a *renewal* service that maintained cumulative records of prior family financial data and provided institutions with annual revisions of need analysis for renewal candidates.

A second major change that occurred was the extension of concern about need analysis to new groups of students. Before 1959 the typical aid candidate was an 18-year-old high school senior anticipating matriculation in a postsecondary institution soon after graduating. Except for an occasional orphan or ward-of-the-court, aid applicants were usually dependent on their parents for financial support. The sudden, vast expansion of aid resources available changed all that as older students, single ones who had lived separately from their parents for a number of years, and even married students began to apply for (and to receive) financial assistance based on need. The CSS introduced in 1961 the Married Student Supplement. Eventually this evolved into a separate document—the Student's Financial Statement.

Also by 1961, the CSS was offering a series of supporting publications and services including supplemental forms for owners of farms and businesses, and a nationally distributed financial aid *Guide for Counselors*. Increased awareness of and concern for the need for economic logic and rationale in the determination of parental and student ability to contribute to the costs of a postsecondary education brought a number of economists into CSS activities. Their efforts, together with expansion of the general body of knowledge about the economics of family and student participation in the financing of postsecondary education, generated a new rationale for the CSS. In 1962 major alterations of procedures were introduced in the determination of the ability of parents to contribute from their income.

The new concept recognized that up to a certain level (with variations according to family size) all of the family's income is required for basic maintenance. Above that so-called "modest but adequate" level of living, a family was considered to have income that could be spent at its discretion. One of the discretionary purchases, obviously, was postsecondary education.

The "modest but adequate" level was defined as the amount "required for a family to meet the total cost of a representative list of goods and services considered necessary to maintain a level of living according to standards prevailing in large cities of the United States in recent years." The statistics used were from the Department of Labor for 1962, establishing the "modest" level at $7,300 for three-child families, and a basic maintenance expectation of $800 for a nine-month period. Studies conducted by the Bureau of Labor Statistics and the

Wharton School of the University of Pennsylvania produced maintenance figures that were revised to reflect changing conditions in the years that followed.

Above the "modest but adequate" level of income, the 1962 rationale established expectations from the family's discretionary income at progressively higher rates. Use of an effective income concept (the amount remaining of family earnings after all allowances) enabled the CSS to treat more equitably families with similar financial strengths and to expect similar contributions of support.

In 1963 major overhaul of the basis for the computation of the family's contribution from assets took place. All assets were treated as being of equal value; allowable debts were deducted from total assets to produce net worth; modest but adequate levels of retirement allowances were established; and the remaining discretionary net worth was then converted to an income flow that was added to the family's effective income against which existing contribution rates were applied.

A comprehensive review of the CSS need analysis system was conducted in 1969 by a panel headed by Allan M. Cartter, then chancellor at New York University. The report of the 18-member group, *New Approaches to Student Financial Aid*, urged the CSS to continue to improve its need analysis system, to encourage colleges to revise their practices in harmony with the CSS principles, and to work for a national policy devoted to the goal of equal educational opportunity.

The CSS system and procedures continued to be refined in the early 1970s. Changes were made in the types of unusual expenses allowed against income and in the ways that the allowances were calculated. The rationale of asset computation was revised to deal more effectively with retirement and indebtedness. The levels at which families were judged to have discretionary income and the rates of contribution expected from that discretionary income were adjusted as additional information about family spending habits and needs became available. Family contribution rates were adjusted annually to reflect changes in the cost of living. A negative contribution index was developed to recognize the special financial circumstances of the very needy family.

On the initiative of the College Board, funding was secured in 1974 from several national foundations for the work of a National Task Force on Student Aid Problems, chaired by Francis Keppel, former United States Commissioner of Education. The Task Force brought together representatives from many groups concerned with financial aid—financial aid administrators, educational associations, students, the federal government, state governments, and national need analysis services. One of the charges of the Task Force was to produce compatibility in the need analysis systems in wide use in the country. Working through a subcommittee of the Task Force and through its own governance mechanisms, the College Scholarship Service along with the other national financial aid services agreed upon a "uniform methodology" which incorporated the best aspects of the different systems of need analysis into a coherent whole. It was asserted that because of the adoption of a national standard (or uniform methodology) for need assessment, all students would be better served through more consistent, equitable treatment.

The Task Force also made other important recommendations, regarding a common data collection form, a coordinated schedule for the financial aid delivery process, research in construction of student expense budgets, an "equity" approach to packaging financial aid, and training and professional development needs. The College Scholarship Service is committed to the objectives set forth by the Task Force and is working cooperatively with others to implement them.

In January 1976 the CSS introduced its version of the "common form," the Financial Aid Form (FAF). That spring the CSS Council voiced support for the simplification of the need analysis process by agreeing to terminate use of the Student's Financial Statement at the end of the 1975-76 processing year since the SFS and the FAF served similar student populations. Since its introduction the Financial Aid Form has become more broadly used and continues to gain acceptance as a single need analysis document appropriate for all student applicants.

During the 1975-76 academic year the CSS introduced the Student Expense Study Service (SESS) to assist financial aid administrators in developing a statistical base for student expense budgets. The following academic year the CSS began to provide as a part of its need analysis reports a financial aid packaging section, with entries in the section tailored to the specifications of the institution.

In these and other ways the College Scholarship Service has sought to respond to the needs of aid administrators and support them in performing their complex and important responsibilities.

The CSS decision-making process

From its inception, the College Scholarship Service and its need analysis system and procedures have been wholly public. The CSS represents a major voluntary association of secondary and postsecondary educational institutions, sponsors of financial aid programs, and other interested individuals and agencies. It is controlled by the membership—not by the government. The goal of the CSS has been, and continues to be, to work toward a fair and reasonable definition of financial need—measured individually and aggregately—that will be widely understood and accepted. The CSS system and procedures undergo constant review, evaluation, and governance through:

- its members and users, who continually provide evaluation and criticism to CSS staff and committees about the ways in which the CSS affects their daily activities and the lives of their students;
- the Committee on Need Assessment Procedures (CNAP), a working committee that identifies issues, solicits research, and provides recommendations to the governing bodies;
- the College Scholarship Service Council, an elected body, which serves as the governing board with direct responsibility, through the organizational structure of the College Board, for supervision of all CSS activities;
- the voting members of the College Scholarship Service Assembly, who meet annually both nationally and regionally to provide the final voice in activities of the CSS.

This process assures that the CSS remains what it was at its

inception—a voluntary association of concerned institutions and individuals acting to bring order, reason, and equity to the important matter of the assessment for financial support of students in postsecondary education.

Although the CSS functions to collect, analyze, and distribute objective data that are the basis for systematic need analysis, its activities are not the end of need analysis. The strength of the CSS and the history of need analysis ultimately return to where they began—the individual financial aid administrator who accepts the concern and responsibility for maintaining continual adaptability and hence effectiveness.

3. The theory of need analysis: Measuring parental ability to pay

The general assumptions

The primary purpose of financial aid programs is to permit attendance at postsecondary institutions by students who cannot afford the expenses themselves. In identifying those students who have financial need, institutions recognize the importance of a consistent method for measuring the ability of families to pay for education costs. In addition, federal and state programs developed to equalize educational opportunity require that a student's financial need be determined in a systematic way.

For over 20 years the CSS has been assisting postsecondary institutions, state and sponsored scholarship programs, and others through its need analysis services. The need analysis system of the CSS is designed to serve as a national standard of objective measurement of ability to pay for higher education. The CSS Council, the governing body of the CSS Assembly, is committed to ensuring that the CSS need analysis system provide a national yardstick for analyzing what a given family is able to contribute and that it does not become a rationing device contingent upon budget allocations and other external factors.

The CSS need analysis system is based on several assumptions, and its levels of expectation are related to current economic concepts and the best available evidence of parental ability to pay for postsecondary education.

The underlying assumption of the CSS need analysis system is that parents have an obligation to finance the education of their children to the extent that they are able. The family's income and assets combined are considered to produce a comprehensive index of family financial strength and its capacity to contribute toward postsecondary education costs. Another major assumption of the CSS need analysis system is that the size of the family and any extraordinary expenses that the family may have must be considered in order to measure the true ability of the family to contribute to educational costs. So, too, must such factors as the age of the parents, the value of parents' assets, and the number of working parents be weighed – factors that will alter a family's financial strength.

Another general assumption of the CSS need analysis system is that students and their families must be accepted in their present financial condition. Any system that analyzes financial need must deal first with the objective facts of family financial circumstances. It cannot make distinctions between the frugal poor and the spendthrifty. It cannot distinguish between improvidence and financial hardship.

Families with similar incomes may have dissimilar assets for a variety of reasons. Previous illness, bankruptcy, or unemployment may have depleted the assets of a family. Through the use of the CSS need analysis an equitable and reasonable contribution from a family is obtained. If a family were expected to contribute an amount greater than its *present ability* dictated, the student would be penalized by being forced to find a way to assume the financial burden that could not be entirely met by either his or her parents or the institutional aid program.

An objective system of financial need analysis must treat all families equitably, recognizing the peculiarities of each family's situation to the greatest extent possible. It can recognize only expenses that are not a matter of family choice. A family with unusual medical or dental expenses, over which it has no control, must receive recognition of its difficulties. Other obligatory expenditures, such as the payment of taxes, basic support for family members, and losses due to theft, accident, or catastrophe, must also be considered as beyond the choice of the family. A lower contribution should be expected from a family that has such difficulties imposed upon it by external or uncontrollable circumstances.

On the other hand, a need analysis system should not make adjustments in its estimates of financial strength because of differences in family situations that result from family choice. For example, a family that owes a large debt on an automobile is treated identically with a family that owns a fully paid-for model. Even though the first family has a debt and is required to allocate more of its income to paying that debt, the purchase of the automobile generally reflects family choice, and this obligation is not considered in the estimate of its ability to pay for college.

Since accurate, objective data are the basis for systematic need analysis, the resulting contribution should be considered as a reliable recommendation. However, complexities in individual family financial circumstances and differences in attitudes toward education may require that aid administrators consider adjustments appropriate to specific cases. In doing this they should evaluate both the objective and subjective information available from all sources. *A system of need analysis must always be a guide for judgment, not a substitute.* A financial aid administrator has a professional responsibility to make equitable judgments about each family.

The concept of available income

The expected parental contribution toward educational expenses is derived after consideration of income, asset holdings, family size, a standard allowance for the cost of maintaining the household, and other allowances for necessary expenses.

The underlying assumption of the CSS is that a family's income is the primary source of support for education, but that adjustments should be allowed for certain expenditures which the family is obliged to make and which alter its financial strength. Once a minimum level of support is provided for obligatory and essential expenses, the family exercises its discretion over how its remaining available income is spent. Because the degree of latitude in discretionary and supplementary purchasing power grows as the level of available income increases, the CSS applies a progressive rate of expectation when measuring parental ability to contribute toward educational expenses.

The CSS uses the concept of "available income" in its procedures for calculating the parental contribution. Available income is defined as that income available to the family after allowances against the parents' total taxable and nontaxable income have been made for U.S. income and F.I.C.A. taxes, state and other taxes, medical and dental expenses, casualty and theft losses, an employment allowance (if appropriate), and general family expenses.

The practical application of CSS need analysis theory to the

development of the concept of available income is elucidated in the following.

Taxable and nontaxable income

The income figure used by the CSS for its determination of expected parental contribution is current-year income—that is, income for the calendar year immediately prior to the academic year for which financial assistance is being requested by the student. Current-year income provides reliability because it permits verification of the data reported by the parents by comparing it with the U.S. income tax return, payroll receipts, and other payment vouchers.

Calculation of available income begins with an examination of the parents' income from all taxable sources. From this income the CSS deducts the "adjustments to income" allowed by the Internal Revenue Service (IRS). The resulting figure is the family's "adjusted gross income" (by IRS definition). The CSS also considers the family's income from all nontaxable sources, since such income may add significantly to the family's financial strength and, in some instances, may even be its mainstay.

Allowances against income

Against the family's total income, allowances are made for the following expenditures over which little or no discretion is exercised and which reduce the family's available income.

Allowance for taxes. An allowance is granted in the CSS system for U.S. income and social security (F.I.C.A.) taxes because these are mandatory and are universally applicable to United States residents. The payment of such taxes reduces funds available for other economic needs, such as expenditures for postsecondary education costs.

In addition to taking into account the allowance made for U.S. income and F.I.C.A. taxes, the CSS also considers other taxes families must pay—state and local income, property, sales, and excise taxes. Because of the problems inherent in collecting precise tax information for individual families, for computation purposes the CSS uses a standard allowance for state and local taxes based on the family's reported total income. Total income, rather than taxable income, is used because consumption taxes are directly related to the total income available to the family.

These allowances have been derived using estimates of property, sales, and excise taxes contained in the Bureau of Labor Statistics (BLS) low-budget standard, adjusted for changes in the Consumer Price Index (CPI) and average family size, and information published by the Internal Revenue Service on state income taxes deducted at various income levels throughout the United States. The range of reported total income for computation purposes used as the allowance for state and local taxes is from 8 to 10 percent according to income level.

Allowances for unusual circumstances. Special allowances are also given for extraordinary expenses that reduce a family's usable income but are not a part of normal family life. The allowable expenses in this category include unusually high medical and dental expenses and casualty and theft losses, since these are unforeseen and not a result of exercising consumer choice.

In an effort to enhance the accuracy of the information reported, the CSS uses those medical and dental expenses (excluding medical insurance) allowable as a deduction for U.S. income tax purposes and, therefore, deemed extraordinary—that is, those expenses exceeding 3 percent of the family's total income. Again, in order to maintain the reliability of information reported and to minimize confusion, the CSS uses those deductions for casualty and theft losses as defined and allowed for U.S. income tax purposes.

In the development of the CSS need analysis system, emphasis was placed on simplicity, reliability of information, and horizontal and vertical equity. The provision for allowances for extraordinary expenses in the centralized processing system was delimited to prevent value judgments from being made by persons other than aid administrators. It is more properly the role of the aid administrator to consider individual family circumstances and ascertain the appropriateness of additional allowances for unusual family expenses or debts.

Allowance for employment expenses. In addition to the deductions mentioned previously, the CSS provides an employment allowance for those families in which both parents are working or in which there is a single parent and that parent is working. The allowance is made in recognition of the additional expenses incurred by two working parents for clothing, transportation, meals away from home, and, in some cases, child care that are not included in the BLS low-budget standard which assumes only one wage earner. In the case of a single parent, the allowance provides for the added expenditures in food, household operations, and, in some cases, child care that are not part of the equivalent BLS low-budget standard.

The minimum standard allowance. The CSS system provides for a standardized allowance called the minimum standard allowance (MSA). The MSA represents the cost of basic necessities for *all* family members receiving over one-half support from the family. The CSS system, however, assumes that the student will not be part of the family unit for a period of 9 months; consequently, no provision for the student's expenses during this period is included in the MSA. Use of the MSA, therefore, exempts from contribution the amount of income necessary to provide for the most basic expenses of the remaining family unit. The CSS does not provide for a separate, direct allowance against income in the case of dependents in the family other than dependent children. Costs associated with these other dependent family members are provided for in the MSA.

The minimum standard allowances are based on the spring 1967 consumption cost estimates of the BLS for a family maintaining a lower standard of living. Since a direct allowance is made for state and local taxes in the CSS system, all such taxes that are a part of the BLS lower-budget standard have been subtracted. In addition, since the MSA represents the basic expenses required by the family unit remaining in the household, that portion of the standard representative of the applicant's basic living expenses for a 9-month period is also deducted. The remaining BLS lower-budget consumption costs are adjusted for estimated changes in the CPI through December 1976, and for families of differing sizes by using the BLS equivalency scales. The derivation of the MSA for a two-parent, two-child family is illustrated on the next page.

Derivation of minimum standard allowance (MSA) for the uniform methodology for a two-parent, two-child family

BLS lower-budget expenditures		
Consumption costs	$4,862	
Other costs	265	
		$5,127
Less estimated taxes		
Housing	$ 456	
Gasoline	54	
Sales	67	− 527
		$4,600
Less costs associated with student		
Clothing	$ 130	
Personal care	40	
Other consumption	55	
Food	390	
	$ 615	
Amount for 9 months (.75 × 615)		− 460
Adjusted BLS consumption costs 1967		$4,140
Estimated CPI 1967 through December 1976		×1.776
MSA (rounded to next lower 10)		$7,350

The BLS equivalency scale used in the derivation of the MSA is based on an age distribution appropriate for parents and students in the undergraduate years. When used in measuring parental ability to contribute toward educational costs of postbaccalaureate study, the MSA is increased by 5 percent in recognition of the higher consumption budgets for families in the age group normally associated with postbaccalaureate students.

In summary, subtracted from the total family income (taxable and nontaxable) are federal income and social security taxes, an allowance for state and local taxes, certain allowable deductions, an employment allowance (if applicable), and an appropriate standard allowance based on family size. The remainder is considered to be "available income," or income available to the family to supplement the MSA and for a variety of other discretionary purposes. Education is considered by the CSS to be the most important discretionary purchase that a family with children of postsecondary age can make.

The concept of income supplement

Earlier it was noted that a basic assumption of the CSS need analysis system is that income and assets combined produce a comprehensive index of a family's financial strength and therefore its ability to contribute toward educational expenses. It is generally recognized that the possession of assets enhances the economic position of a family because the combination of income and assets gives greater total financial strength than income alone. Therefore, a family with a small income and large assets may have the same financial strength as another family with a higher income but few or no assets.

The CSS measures the financial strength resulting from various combinations of income and assets by determining the potential supplementary income that would be expected from a given value of assets. Since assets generally have been accumulated by deferring the purchase of goods and services from income in the past, they can be considered available to supplement the purchase of goods and services from income at the present and in the future.

Traditionally, families accumulate assets for three major purposes: discharging indebtedness, providing for retirement, and future spending. In determining the income supplement that can be expected from assets, the CSS excludes that portion of assets needed for retirement, discharging indebtedness, and other purposes. The income supplement is derived from the remaining assets—the amount that could be set aside for spending and considered to be available for meeting educational expenses.

Although families may not actually convert their assets according to the CSS formula, the technique serves to treat equitably families that have about the same financial strength when income and assets are considered together.

Discretionary net worth

Discretionary net worth in the CSS system is the value of assets after allowing for retirement, indebtedness, and other purposes. It is from the discretionary net worth of the family that the additional financial strength generated by assets is measured. Discretionary net worth represents the portion of family net worth considered available for the family to use in supplementing its income at present and in the future.

Standard items considered as assets in the CSS system are residence equity, other real estate equity, other investments, cash assets, and adjusted business or farm net worth. In cases in which a farm or business is the principal source of family income, a portion of the assets of that farm or business should be protected to avoid endangering its income-producing ability. The CSS recognizes this by including only a portion of the net worth of a business or farm in the calculation of the family's net worth.

The CSS system takes into consideration the family's indebtedness for past nondiscretionary expenditures. However, it does not consider the value of consumer goods as assets, nor does it acknowledge outstanding loans or debts incurred in connection with purchases of such durable consumer goods as automobiles, household furnishings, and appliances.

It is recognized that family assets are not totally available for the payment of postsecondary educational costs. The CSS procedure provides an allowance against net assets that reflects the additional income required to provide the difference between a *moderate* income level for a *retired* couple or individual (based on the 1967 BLS standard, updated for changes in the CPI) and the current average social security benefits for a similar family. The "asset protection allowance" has as its foundation the amount that would be charged by a commercial insurance company for a policy paying an annual annuity (beginning at age 65) equal to this difference. The cost of such an annuity policy would, of course, vary according to the age of the primary working parent.

Income supplement

After provision against net worth has been made for an appropriate asset protection allowance, the family's remaining assets are considered discretionary. From this additional financial strength a "supplement" to income is determined. The purpose of the income supplement is to take account of the contribution that discretionary net worth makes to a family's ability to pay for additional goods and services out of current income.

Twelve percent of discretionary net worth is assumed by the CSS to be converted to an annual supplementary income flow. However, in order to provide equity in cases where discretionary net worth is negative and available income is less than $4,280 (a level approximating the *moderate* budget level), the CSS system provides an allowance *against income* of 6 percent of the discretionary net worth. Families with assets need to be "protected" to the extent of their retirement needs; conversely, families of modest means without such assets should also have a portion of their income protected for future needs. The rate of 6 percent was chosen as an approximation of the annual rate of saving that would be required to achieve necessary additional assets to provide for retirement, given the average age of parents seeking financial assistance for their children. Where available income is greater than $4,280, families are considered to have sufficient discretionary income to provide for such future needs and no allowance is made.

Expected parental contribution from adjusted available income

The final portion of the CSS rationale for determining the amount parents can reasonably be expected to contribute concerns the "adjusted available income" of the family. Adjusted available income is the available income plus the income supplement from discretionary net worth.* Adjusted available income reflects the economic strength of the family resulting from a combination of its income and assets. Contribution toward educational expenses is derived from this amount.

Under the CSS system the minimum standard allowance, when taken with standard tax allowances, serves as the point at which a zero parental contribution from income results. Income above that level is considered to be income available for providing basic support of the applicant and for supplementary and discretionary purposes.

The question remains, however, as to what portion of available income should be expected to be put toward total postsecondary educational expenses. Economists have demonstrated that as the amount of money available to the family for discretionary purposes increases, the ratio of basic consumer expenditures to total income decreases. Thus, as income increases, a larger percentage of income may be contributed with less effect on the support of the family. The CSS, therefore, uses a progressive taxation rate schedule for estimating the ability of the family to contribute toward educational costs from adjusted available income.

Negative parental contribution

Where incomes fall below the minimum standard allowance level, expectations of parental contribution decrease from $0 to minus $750. The provision of a "negative" parental contribution is in recognition that, at income levels below the MSA level, families can afford no contribution toward the costs of attending postsecondary institutions. The use of a negative contribution emphasizes the different budget needs of students at varying income levels and provides a greater differentiation for families below the lower-budget level than is indicated by a fixed zero parents' contribution.

A negative contribution figure can be used by institutions in two ways. Ideally, financial aid administrators should recognize the special budget needs of students from families of low socioeconomic standing. In these cases, financial aid awards that meet full need should be made. This kind of award would recognize not only direct educational costs but also indirect costs to these families. If a financial aid administrator cannot make an award that recognizes indirect costs because of limited resources, the negative contribution figure can serve as a ranking device for setting priorities on existing funds. In such cases, students from low-income families would have a greater indicated need for financial assistance, and should therefore receive priority in the allocation of funds.

Treatment of families with more than one member attending postsecondary institutions

Basic to any system for measuring parental ability to pay for postsecondary education is the special provision that should be made for families with more than one member attending at the same time.

The CSS assumes that such a family should contribute a greater amount from a given level of resources than a family with only one member in attendance. This methodology is set forth in the following table.

Determination of parental contribution when more than one family member is attending a postsecondary institution

Number of postsecondary students in attendance	*Parental contribution per student as a percent of standard contribution*	*Parental contribution for all students as a percent of standard contribution*
1	100%	100%
2	60	120
3	45	135
4 or more	35	140+

If the total parents' contribution is negative, however, the adjustment rate when multiple family members are simultaneously in college is a constant 100 percent. In the CSS methodology the particular indirect expenses that may be reflected in a negative parents' contribution for the student are un-

* A portion (or even all) of any social security educational benefits received by the student may be designated as a general family resource to supplement a low available income and income supplement. In such instances, the parents' share of the student's social security benefits is also included in the adjusted available income. A further explanation of this is provided in the next chapter under the heading, "Student's social security benefits."

affected by there being other family members also in postsecondary education. The problem faced in determining parental contributions for students concurrently enrolled in postsecondary education is one of balancing fairness of obligation for multiple-student families with parity of obligation among all families. Indeed, the Panel on Student Financial Need Analysis, convened in 1970 by the College Scholarship Service and chaired by Allan M. Cartter, noted in its final report that it is necessary "to provide some reduction in the [parental] contribution when a second or third child is simultaneously in college, without producing . . . excessive favoritism . . . shown to parents of children whose college years overlap." The concept of equity here must accommodate a benefit element—families whose members absorb more of the output of postsecondary education may, with fairness, be expected to assume a greater obligation from their given level of resources.

4. The theory of need analysis: Measuring student resources

The CSS need analysis system has from its inception incorporated the basic principle that a student has an obligation to assume responsibility for the cost of education, since the student is the prime beneficiary of it. This obligation is reflected through a systematic expectation of contributions from a student's (and spouse's, if applicable) income, assets, and other resources such as social security, veterans', or war orphans' benefits.

Dependency status

Fundamental to the measurement of student resources is a determination either that the student is responsible for providing for his or her own subsistence and other expenses or that both the student and his or her parents share this responsibility. Most financial aid administrators use the definition of the United States Office of Education (USOE) in making the differentiation. According to the USOE criteria, a "self-supporting" or "independent" student is one who:

1. Has not and will not be listed as an exemption for federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

2. Has not received and will not receive financial assistance of more than $600 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

3. Has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

The word "parent(s)" refers to the student's mother or father or any other person (except spouse) who provides or did provide the student with more than one-half his or her support. A student whose parents are both deceased is automatically considered self-supporting even though the tax exemption, financial support, or residence criteria may not have been met.

A dependent student is one who does not meet the criteria for classification as a self-supporting student.

The CSS need analysis system employs the USOE definition to distinguish between dependent and self-supporting students when calculating student resources.

In view of the limited amount of financial aid funds available at most institutions, the financial aid administrator may well decide that parents with adequate financial strength may still be expected to share the educational expenses of self-supporting students even though the USOE criteria are met.

Self-supporting students' resources

Available income

In its procedures for measuring resources available to the self-supporting student the CSS utilizes the concept of "available income." Available income is here defined as that income available to the student for meeting living and educational costs after allowances have been made against total taxable income of U.S. income and F.I.C.A. taxes.

Allowances are made for these taxes because they are mandatory and vary depending on the amount of income earned and/or the number of employed persons within the family unit. For an estimate of the U.S. tax payment, a standard income tax is computed, assuming the appropriate standard deduction and number of exemptions in the family unit. The social security taxes are figured by multiplying the applicant's and spouse's (if appropriate) income from wages, salaries, and tips by the current F.I.C.A. tax rate.

After these allowances are made, the remaining taxable income is added to the student's other nontaxable income, resources, and benefits. The total is the income available to meet the student's living and educational expenses.

Student's assets

Since assets contribute to the financial strength of the student, it is important to include them in assessing the student's obligation toward postsecondary educational expenses. The CSS assumes that students have decided that education is the most important expenditure of resources they can make. Therefore, it is reasonable to expect that a significant portion of the student's assets will be available to meet educational costs.

The FAF document provides entry boxes for a detailed explanation of the nature of a student's assets. Included for consideration are equity values of the home or other real estate; net value of investments, cash, and bank accounts; and the adjusted net worth of business or farm. In addition, other debts outstanding are allowed against the assets' value before the student's net worth is figured.

Certain safeguards have been built into the rationale to assure that expected contributions from assets do not exceed a reasonable limit. For students who are older or who have assumed family responsibilities, it is important to protect a portion of their assets. The CSS, therefore, provides an asset protection allowance against the student's net assets that increases as the student's age and family responsibilities increase.

Contribution from assets. The calculation of the student's contribution from assets follows essentially the same procedure as that for calculating the income supplement for the parents of dependent students. Once the asset protection allowance has been subtracted from the student's net worth, the remaining assets are converted to a student's asset contribution at a rate of 35 percent.

Unlike the parents' asset treatment, there is no computation of a *negative* contribution from assets allowed against the student's available income. This differentiation is made because the basis of a negative asset contribution for the self-supporting student would be potential emergency expenses; whereas, for the parents' income supplement it is inadequate provision for retirement.

Total family contribution

The student's available income and contribution from assets (and summer savings, if appropriate) are added to produce the student's total family contribution. This figure is used in estimating financial need by comparing it with the appropriate student expense budget.

Dependent student's resources

Summer savings

Because the dependent student normally derives at least minimal support from his or her parents, it is assumed that the student's income is reserved for educational purposes. For the need analysis system to ensure recognition of the student's self-help obligation, the CSS imputes an amount for summer savings. To accommodate factors that vary from place to place, however, the CSS gives institutions and agencies the option of submitting their own specifications for the treatment of summer savings expectations.

The CSS standard summer savings expectations serve primarily as a *guideline* to what the student's responsibility toward his or her own education should be. Because of their knowledge of local conditions, financial aid administrators are best able to judge the reasonableness of these expectations. Opportunities for employment and hourly earnings may vary considerably among geographic regions and even by size of city. In addition, it may be impossible for a student to obtain summer employment because of illness, academic scheduling, or other factors. Also, in those instances in which the analysis of the parents' resources indicates that they are unable to contribute toward postsecondary expenses, it may be that the student must devote at least a portion of his or her income to the general support of the family. The financial aid administrator should be prepared in such cases to assist the student in meeting the self-help obligation through loans or employment during the academic year.

Student's assets

The treatment of student's assets for the dependent student is parallel to that for the self-supporting student; however, for most dependent students the determination of a student's contribution from assets is essentially a formality. Since the PCS need analysis system deals only with dependent students it abbreviates the process by considering all assets at once and moving immediately to a calculation of the contribution from student assets.

Student's social security benefits

In the CSS system, social security benefits that continue to be paid in behalf of a student who is enrolled in a postsecondary educational institution are treated as part of family income or as a student resource depending on the level of the family's adjusted available income.

It should be noted that from the viewpoint of the Social Security Administration, the student benefit is not a form of student aid. While the term "student benefit" derives from one of the four conditions for entitlement (full-time school attendance) it does not describe the intent of the program or the reason for which the benefit is paid. That intent and reason are found in the basic condition for entitlement – the student is a dependent child of a worker whose earnings are lost due to death, disability, or retirement. Lost earnings are replaced by benefits paid to the worker's spouse and dependent members of his or her family. The student is deemed dependent since full-time school attendance is assumed to preclude self-support through employment.

The CSS system recognizes that family expenses covered by social security benefits prior to the student's postsecondary attendance continue while the student is pursuing advanced educational opportunities. Where family income is quite low, all social security benefits are considered part of family income in determining the expected parental contribution toward postsecondary educational costs. However, when family income is above the equivalent moderate standard of living, it is assumed that sufficient income is available from resources other than the student's share of social security payments to meet the continuing expenses of the family and that all of the student's share of social security payments is available for educational expenses.

Between these two situations the CSS makes a prorated allocation of the social security benefits attributable to the continued dependency of the student, designating one portion as family income and the remainder as a direct student resource.

Veterans', war orphans', and other benefits

Benefits provided through federal and state programs dealing with veterans and their dependents (educational benefits for veterans, war orphans' benefits, etc.) are considered to be available for educational expenses at a 100 percent rate. These are specifically student benefits and are made available to help meet postsecondary education costs.

Also, if the student receives payments from Vocational Rehabilitation, Manpower Development, or similar assistance programs, the full value of such payments is deemed available as a student resource.

Total family contribution

To determine the total family contribution for a dependent student, the CSS adds together the parental contribution and the contribution from the student's summer savings, assets, and benefits. The total family contribution is used in estimating financial need by comparing it with the appropriate student expense budget.

5. Special problems in need analysis

CSS need analysis procedures are readily applicable to most students seeking aid. Many of these students are single, dependent children from two-parent families, in which the parents are wage-earning or salaried and generally under the age of 55. Some financial aid applicants, however, do not fall into this pattern, and they often require individual consideration by the financial aid administrator. Some of these special problems in need analysis are discussed in this chapter.

Children of divorced or separated parents

Each aid administrator must judge where financial responsibility for a student's postsecondary education lies when the parents are separated or divorced. If one of the parents has left the family and has provided no support for an extended period of time or cannot be located, it is not reasonable to expect a contribution toward educational expenses from that parent. On the other hand, a parent who has maintained contact may be considered a part of the family unit in certain circumstances and will often provide funds toward educational expenses. Many separated or divorced parents do provide regular and substantial amounts for the support of their children even though the children are not in their custody. Often this support will continue to be provided after the children enter postsecondary education, even though a court decree may specify that support terminates at a particular time. The financial aid administrator must weigh carefully all the factors in the situation before making an aid decision. Whatever policies the institution adopts, certain general guidelines presented here may be helpful.

1. Interpersonal relations rather than legal arrangements may determine whether a student can expect to receive support and assistance for educational expenses from a parent not living with the family.

2. If a specified amount of money is being received for child support, this support should be considered a part of family resources available to meet educational expenses.

3. The divorced or separated parent's ability to contribute to the support of the student may be affected by responsibilities to a second family if the parent has remarried.

The CSS asks that the parent who has custody of the student applicant fill out a PCS or FAF. A special section of each form requests additional data on the divorced or separated parent. In cases where information provided by the filing parent is insufficient to clarify fully the family circumstances, the aid administrator may wish to write the other parent for more detailed information to use in analyzing the family's ability to meet educational expenses.

Farm families and children of clergy, military personnel, or private school teachers

Some parents receive benefits, in addition to their salaries and wages, that raise their real standard of living. The financial aid administrator should consider these additional sources in determining the parents' contribution for educational expenses.

While living expenses for farm families may differ little in amount from those of urban families, there are certain noncash housing benefits to the farm family. Tenant farmers (persons renting a farm under a share arrangement with the owner) very often have rent-free housing that is not counted as income. This noncash benefit does improve the family's standard of living compared with families that have cash income only. The aid administrator may wish to increase family income by the value of furnished housing.

Clergy and private school teachers may receive rent-free housing as a fringe benefit of their employment. The instructions for the PCS and FAF indicate that an estimate of the value of this free housing should be listed on the PCS or FAF. If there is no other income listed, and no indication of home ownership, the financial aid administrator may wish to communicate with the family to ascertain their living arrangements. A conservative estimate of the value of furnished housing is 15 percent of annual income. The aid administrator may wish to use this amount in estimating the real income of the family receiving free housing.

Military personnel receive a number of benefits, some of which may be reflected in their salaries. These include subsistence and quarters allowances, overseas pay, incentive pay, and hazardous duty pay. The instructions for the PCS and FAF indicate that these additional amounts should be included in "other nontaxable income." To assist the financial aid administrator in verifying the amounts of such cash allowances, Appendix Table G lists, by rank and years of service, a military person's total pay, including allowances for quarters and subsistence. Special allowances for hazardous duty, sea and foreign duty, and incentive pay are listed by pay grade.

Once the financial aid administrator has arrived at an estimate of the actual income of the military family, special circumstances that may affect their living costs must be considered. Some of these circumstances act to increase the real standard of living of the family. Military families often receive free medical care (most dental care is not, however, provided free). They are able in many cases to shop in government-owned commissaries in which further savings can be realized. On the other hand, they are often faced with frequent changes in assignment, which may necessitate the payment of certain moving and related expenses. Their place of duty may be such that items reasonably priced in the United States can be obtained there only at a premium. They may also reside in places where the general cost of living varies substantially from that in the United States, and where part-time or vacation employment for the student is difficult or impossible to obtain. The financial aid administrator must consider all these variables in estimating the reasonable contribution that may be expected from such families.

The situations cited in this chapter suggest cases where the financial aid administrator may be called on to look beyond the entries on the PCS or FAF in order to treat students and parents as fairly as possible.

6. Computation procedures for the Parents' Confidential Statement

The PCS is designed to be completed by the parents of financial aid applicants. Since 1954 a document similar to the present PCS has been distributed to financial aid applicants, permitting a family to complete a single financial statement that is objectively analyzed, copied, and distributed to all postsecondary educational institutions and agencies to which a student is applying. If the student's parents are separated or divorced, or if the student has a guardian, the parent (and present spouse, if any) or guardian who has custody of the student completes the PCS.

The PCS form is distributed to parents through high schools, postsecondary institutions, and scholarship agencies as a part of the PCS *Booklet*, which also includes instructions for filling out the form, a sample filled-in form, and a work sheet for parents to keep. In addition, separate supplemental forms are distributed for use by business or farm families. Supplement A is to be completed by parents who own all or part of a business; Supplement B, by farm or ranch owners, operators, or farm tenants. PCS *Booklets* and supplemental forms may be ordered for distribution by institutions at no charge.

Copies of the completed PCS and appropriate supplements, copies of important supportive material filed with the PCS by the parents of the student, and the analysis of the PCS are sent to the postsecondary institutions, schools, and scholarship programs named by the student to receive the PCS. Parents receive an acknowledgment of receipt of the PCS by the processing center.

The completed PCS provides information on family income, unusual expenses, family and business or farm assets, and indebtedness. It also contains a statement that parents must sign verifying that the information they have furnished in the PCS is correct and agreeing to furnish a copy of their most recent income tax return or other appropriate documentation on request. Also, to assist the CSS in studying the validity of data submitted on the PCS, an authorization form that permits the CSS to secure a copy of the parents' U.S. income tax return is included.

This chapter describes how the College Scholarship Service computes the expected family contribution for dependent students in accordance with the need analysis theory set forth in Chapter 3. Computations described refer to the PCS and to data reported on the Financial Need Analysis Report (FNAR).

Similar steps are followed with the Financial Aid Form (FAF) to figure the expected parental contribution. Figure 1 in Chapter 7 gives detailed references for the development of the parents' contribution in the Financial Aid Form Need Analysis Report (FAFNAR).

The CSS, with advice from its Committee on Need Assessment Procedures and the guidance of the CSS Council, has developed standard procedures for centrally analyzing the information reported on the PCS. It is important that financial aid administrators have a basic understanding of these procedures because it is their responsibility to accept the need analysis or determine whether adjustments might appropriately be made at the institutional or agency level.

Parents' contribution

The first steps in determining the parents' contribution relate to computation of the parents' available income.

Computation of parents' available income

Total income

Taxable and nontaxable income. The initial component of total income is determined by adding all reported taxable income for both father and mother, including dividends and interest earned and other income (such as business profits, farm earnings, taxable portions of capital gains, alimony, royalties, and rental property income) for the calendar year. For most families this sum also represents adjusted gross income as reported in their U.S. income tax return for the given year. However, for some families certain adjustments to taxable income are allowed. These include such items as sick pay exclusions and unreimbursed employee business expenses, which are defined by the Internal Revenue Service as "adjustments to income." When the entry for PCS Item 18 exceeds $500, the CSS reviews the itemization of "adjustments to income" provided by the parents in PCS Item 48 to determine if all are allowable.

Allowable adjustments to income (PCS Item 18):
Employee travel, transportation, and living expenses if unreimbursed. Also, entertainment and gift expenses for "outside salesmen" if unreimbursed
Forfeited interest from certificates of deposit
Moving expenses if job-related
Retirement plan payments if self-employed (Keogh Plan) or Individual Retirement Account (IRA) payments
Sick pay exclusions
Educational expenses (parents' job-related)—travel only
Home office expenses (outside salesmen only)

Nonallowable adjustments to income (PCS Item 18):
Alimony; child support
Casualty and theft losses
Contributions
Dependents

Figure 1. FNAR—Computation of parents' available income

COMPUTATION OF PARENTS' AVAILABLE INCOME												
YEAR	TAXABLE AND NONTAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
1	13425	0	13425	1320	789	1074	538	0	1400	7350	12471	954

Educational expenses (other than travel for parents' job-related education)
Home office expenses (other than outside salesmen's expenses)
Medical expenses, nursing home, etc.
Mortgage payments
Rental real estate expenses, depreciation, amortization, and depletion
State, local, F.I.C.A. taxes
Union dues
Uniform and work clothes costs

Adjustments to income are not readily apparent on the FNAR because the CSS subtracts from taxable income the appropriate amount for "adjustments to income" and only the sum of remaining taxable and nontaxable income is printed. The financial aid administrator can determine that this sum has been adjusted by reviewing the specific income items of the PCS.

Total income for computation purposes also includes nontaxable income available generally to the family. The sum of nontaxable income is derived from the family's social security benefits, Veterans Administration benefits received by the family for living expenses, and welfare and other nontaxable income.

The Social Security Administration considers aid received by the student as a family resource, even though the benefits would not be available if the individual were not a student. Thus, all social security benefits received by the family are included in the nontaxable income total. However, the CSS considers social security educational benefits received by the student to be available from family resources for direct educational use in varying degrees when the family's income and asset level is above a minimum standard of living.

On the other hand, the Veterans Administration has determined that benefits received by the student through that agency are a resource directly available to the student for educational expenses. Therefore, all VA benefits (GI Bill or war orphans' assistance) derived by family members because of their status as students are excluded from the total of taxable and nontaxable income.

Although retirement plan payments (Keogh and IRA) and sick pay exclusions are allowed in the CSS system as adjustments to income, these do represent income over which parents exercise discretion. As adjustments to income, they must be considered in order to arrive at the adjusted gross income figure on which U.S. income tax is to be calculated. However, retirement plan payments and sick pay exclusions should be included in parents' nontaxable income. When reviewing PCS Item 18, if it is found that these kinds of adjustments to income have not also been included in PCS Item 20B, other nontaxable income, the CSS does so.

The elements making up taxable and nontaxable income are then added together for the first dollar entry in the FNAR, "taxable and nontaxable income."

Social security adjustment. Because the student's social security educational benefits are treated differentially in the CSS need analysis system, it is necessary to subtract these benefits in order to arrive at the "total income" for further computation purposes. The amount subtracted is designated "social security adjustment" on the FNAR. This figure is the product of the entry for PCS Item 36A2, number of months (not to exceed 12), times PCS Item 36A1, the monthly benefit. (The treatment of social security benefits will be dealt with later.)

Allowances

The next step involves subtracting from the family's total income an amount that reflects U.S. income and social security taxes paid and an allowance for state and other taxes, as well as several categories of allowable expenses arising from circumstances affecting the family purchasing power. In addition, an allowance is made to accommodate the basic cost of maintaining the family household. This figure, however, does not include the student's basic living expenses while attending a postsecondary institution.

United States income tax. United States income tax constitutes a major allowance against total income for most families. If the amount reported in the PCS exceeds the calculated U.S. income tax by 10 percent or if the family enters zero or fails to provide the amount of U.S. income tax paid, the CSS system enters on the FNAR the calculated U.S. income tax. Unusual condition codes C and A alert the financial aid administrator to each of these circumstances respectively. Should the parents' reported tax be greater than zero but less than 80 percent of the calculated tax, the parents' entry is used in the FNAR but the financial aid administrator is informed of this by use of unusual condition code B.

The CSS distinguishes between taxable and nontaxable income and figures calculated tax on taxable income (less adjustments to income) only. This method of determining the calculated tax may be approximated by the financial aid administrator by using Table A (see Appendix) for families who take the income tax standard deduction (PCS Item 23 is blank or zero). Table B should be used for families who report IRS itemized deductions in PCS Item 23. The CSS system uses the tax rates provided in Table B to produce the calculated tax figure referred to above.

F.I.C.A. tax. For parents reporting taxable income, F.I.C.A. is computed at 5.85 percent of earnings up to a maximum of $895 for *each* working parent. This figure is calculated assuming one wage earner unless there are entries for both PCS Items 16A1 and 16A2. In either a one- or two-parent family, if all the mother's income is from a business or farm and is reported in PCS Item 16D, the CSS transfers the amount to Item 16A2. Otherwise, the father's income is considered to be any amount reported in Items 16A1, and 16D. These items are reviewed by the CSS in all business or farm cases to determine if both parents are working in two-parent families, or in one-parent families if the reporting parent is working. Appendix Table C can be used to approximate the calculation of F.I.C.A. taxes.

State and other taxes. The CSS makes a standard allowance for state and local taxes (income, sales, real estate, property, etc.) that varies according to the family's "total income." The percentages of such allowances are given on the next page.

Table 1. Allowance for state and other taxes

Total income	*Allowance for state and other taxes*
$ 0–$5,999	10%
$ 6,000–$9,999	9
$10,000 or more	8

When the parents report state and other taxes (PCS Item 24) that vary sufficiently from the standard allowance given in Table 1 to affect the parents' contribution for the student by $100 or more, unusual condition code H on the FNAR informs the financial aid administrator of this circumstance.

Medical/dental expenses. An allowance is made for uninsured medical and dental expenses that are permitted as itemized deductions for U.S. income tax purposes and that exceed 3 percent of the family's "total income." An allowance may be made for medical and dental expenses incurred even if the parents did not file a tax return or did not itemize deductions. Medical and dental insurance costs and reimbursed expenses are excluded.

If the amount claimed by the family for medical and dental expenses will reduce the parents' contribution for the student by $100 or more, the financial aid administrator is alerted by unusual condition code E. This suggests that the financial aid administrator should review the medical and dental expenses to see if they are allowable. The CSS accepts the parents' reported medical expenses because studies done by the CSS show that most expenses listed for this item are allowable.

Casualty or theft loss(es). The entry for this item is identical to the allowance made for casualty and theft losses in the U.S. income tax return, Form 1040, Schedule A. That is, in *each* instance of an uninsured theft or casualty loss, the amount of the loss, less $100, is allowed as an itemized deduction. Parents who did not file a U.S. income tax return or who did not itemize their deductions may claim a casualty or theft allowance for each occurrence of uninsured loss in excess of $100. Examples of casualty losses include property lost or damaged by fire, flood, storm, or accident.

If the amount claimed for casualty or theft loss(es) will reduce the parents' contribution for the student by $100 or more, unusual condition code F appears on the need analysis report.

Employment allowance. The CSS makes an allowance for two-parent families in which both parents have employment incomes and for one-parent families in which the parent is employed. In two-parent families, the allowance is equal to 50 percent of the employment earnings of the parent whose income is smaller, to a maximum of $1,500. In one-parent families, the same allowance is applied to the one income.

Minimum standard allowance. The minimum standard allowance (MSA) is made to provide for the basic expenses of maintaining all household members (excluding the student for the 9 months on which the need analysis is based) at the Bureau of Labor Statistics' lower standard of living. It will be noted that the MSA is calculated on the basis of all members of the family who receive one-half or more of their support from the household. In addition to the student and his or her siblings, this includes other relatives who may be dependent on the student's parents. The schedule of allowances is given in Table 2. The MSA for students in postbaccalaureate enrollment is 105 percent of the allowance for undergraduate students because average expenses for families with older heads of household are comparatively greater.

Table 2. Minimum standard allowance (MSA)

Family members (including student)	*Undergraduate student*	*Graduate student*
2	$ 4,780	$ 5,010
3	5,870	6,160
4	7,350	7,710
5	8,680	9,110
6	9,770	10,250
7	10,370	10,880
8	10,960	11,500
9	11,540	12,110
10	12,130	12,730
11	12,710	13,340
12 or more	13,310	13,970

Total allowances. The FNAR entry here reflects the sum of allowances made for taxes and the income-affecting circumstances noted above. The financial aid administrator must determine whether to accept or alter the CSS central treatment of allowances. It may be that an explanation provided by the parents is adequate, or other information may exist that would have a bearing on the family's circumstances. In such cases, the financial aid administrator should adjust the PCS entry appropriately and recalculate the need analysis report.

Other potential allowances. The PCS collects data on "other unusual expenses" that the financial aid administrator may wish to examine regarding the potential admissibility of other allowances than those already designated in the FNAR. These might include the following.

Potentially allowable "other unusual expenses" (PCS Item 27):

Alimony payments
Cemetery lots (at time of need)
Child support payments
Funeral expenses
Legal fees
Schooling expenses for children (K-12)
Sewer, street, and water assessment (installations only)
Termite control, including damage repair

Nonallowable "other unusual expenses" and "other debts outstanding" (PCS Items 27 and 33):

Accident costs
Appliances (purchase or repair)
Business debts for current business
Car payments or repairs
Charge accounts
Child care
Commuting to work
Contributions to charities, religious organizations, etc.
General living expenses
Housekeeping expense for working parent

Insurance premiums
Living away from home
Mortgage payments
Personal tax payments
Retirement payments (social security, company or personal plan)
Routine home repairs
Schooling expense for children (nonallowable as "other debts outstanding" only)
Travel expenses
Unexplained items
Unpaid taxes
Vacation expense
Wedding, confirmation, and bar or bas mitzvah

Available income

Total allowances are then subtracted from total income to derive the parents' available income.

Income supplement

Assets

Home equity. The home equity entered on the FNAR represents the difference between the "estimate of present market value" and the "unpaid mortgage principal or debts" for the family's residence. In cases where the unpaid mortgage exceeds the market value the CSS will seek further information from the family.

Other real estate equity. The CSS determines the value of other real estate in the same manner that it determines home equity. However, in cases where the family reports other real estate with an equity of $20,000 or more, and the entry for PCS Item 16D, "taxable income other than wages, dividends, and interest," does not reflect income from this real estate, the CSS requests from the family further information or explanation.

Investments (stocks, bonds, and other securities). Net value of investments such as stocks and bonds is entered on the FNAR as reported on the PCS. When the market value of investments exceeds $10,000, the CSS reviews the parents' income, using PCS Item 16B, "dividends," as the checking point. If no dividend income is reported, an inquiry is made of the parents.

Cash, savings, and bank accounts. Cash, savings, and bank accounts are entered on the FNAR as reported on the PCS. If these holdings exceed $10,000, the CSS checks to see if interest income is listed in Item 16C. If the entry in 16C is zero, additional information is requested of the parents by the CSS.

Occasionally families report restrictions against bank accounts for life insurance or pending expenses, or other accounts reserved for the care of retarded or handicapped children. While the CSS cannot recognize such individual circumstances in its central procedures, aid administrators may wish to exercise their judgment in such situations.

Adjusted business or farm net worth. The net worth of a business or farm (before adjustment) is derived from Supplement A or B by first subtracting the total indebtedness of the business or farm from its total value. The result is then multiplied by the percentage of ownership to produce the parents' business or farm net worth. Once this figure is determined, an adjustment is made according to the following schedule which results in the FNAR entry, "adjusted business or farm net worth."

Table 3. Adjustment of business or farm net worth

Net worth of business or farm	*Adjusted net worth of business or farm*
Less than $1	$0
$ 1–$ 20,000	40% of net worth
$ 20,001–$ 60,000	$ 8,000 plus 50% of excess over $20,000
$ 60,001–$100,000	$28,000 plus 60% of excess over $60,000
$100,001 or more	$52,000 plus 100% of excess over $100,000

A negative number is never entered here, nor is excess indebtedness from a currently operating business or farm ever placed in the "other debts outstanding" section of the need analysis report.

Total assets. The parents' various assets are added together to determine "total assets."

Net worth

Other debts outstanding. Against total assets the CSS makes an allowance for debt outstanding. Not included in this figure is any amount for home or other real estate mortgages, indebtedness because of investments or a currently operating business or farm, or consumer indebtedness. The CSS reviews the parents' entry for this item when the total exceeds $2,500 or the amount exceeds the value of the parents' assets. If there is no explanation, the amount is reduced to zero. Debts are also checked to see if they are allowable, and, if not, are reduced accordingly.

Allowable other debts outstanding (PCS Item 33):
Alimony—past due
Child support—past due
Educational indebtedness of parents—past
Encumbrances (second mortgage, lien, personal loan for down payment) against home or other real estate *if* not included in PCS Items 28 and 29
Funeral expenses including cemetery lots—past

Figure 2. FNAR—Computation of income supplement from parents' assets

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS												
YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	ASSET PROTECTION ALLOWANCE	DISCRETIONARY NET WORTH	CONV. %	INCOME SUPPLEMENT
1	15900	0	0	900	0	16800	105	16695	12510	4185	12	502

Legal fees—past
Living expense if prolonged illness, unemployment, or business failure have depleted assets and forced indebtedness
Margin account or personal loan to purchase investments *if* not listed in PCS Item 30 (not to exceed equity for PCS Item 30)
Medical and dental expense—past
Moving expense if job-related, unreimbursed—past
Past business debts only if business dissolved and parents are personally responsible for repayment
Personal loan to purchase business or farm listed at PCS Item 32—allow original amount
Sewer, street and water assessments, installation only—past
Termite control including damage repair—past
Uninsured natural disaster (flood, fire, storm, etc.)—past
Unusual medical expenses—past (orthodontic, psychiatric, special schooling for physically or mentally handicapped children, special nursing, nursing home care)

For nonallowable other debts outstanding, see "nonallowable other unusual expenses and other debts outstanding," pp. 19-20.

The financial aid administrator may wish to review the parents' explanation of other debts when examination of the PCS and FNAR reveals that the entry was not centrally reviewed by the CSS.

Net worth. After other debts outstanding have been subtracted from the family's total assets, the remainder represents the family's net worth and is shown on the FNAR. There is a zero "net worth" entry in cases where the other debts outstanding equal or exceed total assets.

Income supplement

The financial aid administrator may determine the income supplement, given the family's net worth and the primary working parent's age, by using Appendix Table D, or following the procedure described below.

The income supplement is calculated by subtracting an appropriate "asset protection allowance" (see Table 4) from net worth to produce "discretionary net worth."

If the family has assets remaining after provision of the asset protection allowance, 12 percent of the discretionary net worth is considered available as income supplement. If the family assets are not sufficient to provide for the asset protection allowance but the family's available income is $4,280 or more, it is presumed that the parents are able to make provision for retirement reserves out of their current income. In these cases a conversion percentage of zero is used, producing a neutral (zero) income supplement. However, if the parents' assets are insufficient for retirement needs *and* the family's available income is $4,279 or less, this fact is recognized through the use of a coefficient of 6 percent which produces a negative income supplement. These conversion percentages are given in Table 5.

If the parent's age is not given in the PCS, the CSS assumes age 45.

Table 4. Asset protection allowance

Age of primary working parent	*Two-parent family*	*One-parent family*
40 or less	$ 9,200	$11,440
41	9,520	11,770
42	9,840	12,190
43	10,050	12,510
44	10,370	12,840
45	10,700	13,260
46	11,020	13,580
47	11,340	14,010
48	11,660	14,440
49	12,090	14,870
50	12,510	15,300
51	12,840	15,830
52	13,370	16,370
53	13,800	16,900
54	14,330	17,440
55	14,870	18,080
56	15,400	18,720
57	16,050	19,360
58	16,690	20,110
59	17,440	20,860
60	18,190	21,720
61	19,040	22,570
62	19,900	23,540
63	20,970	24,610
64	22,040	25,680
65 or more	23,110	26,960

Table 5. Conversion percentage of discretionary net worth

Discretionary net worth	*Available income*	*Conversion percentage*
$ 0 or greater	any amount	12%
Less than $0	$4,280 or greater	0
Less than $0	$4,279 or less	6

Parents' contribution for student

Adjusted available income

Available income and income supplement. To facilitate calculation of adjusted available income in those cases where social security benefits are involved, this intermediate step is shown on the FNAR. When no social security benefits are present, this FNAR entry agrees with the entry for adjusted available income.

Parents' share of student's social security benefits. In producing the entry for "total income," it was noted that the student's social security benefits are subtracted from taxable and nontaxable income to be treated later. It is at this point in the need analysis that a calculation is made of the parents' share of student's social security benefits. This determination is based on the parents' available income and income supplement. If this FNAR entry is less than $4,280, a portion of the social security benefits received in behalf of the student is designated for general family support. The parents' share is determined by multiplying the "social security adjustment" that

Figure 3. FNAR — Computation of parents' contribution

COMPUTATION OF PARENTS' CONTRIBUTION								
YEAR	AVAILABLE INCOME AND INCOME SUPPLEMENT	PARENTS' SHARE OF STUDENT'S SOC. SEC. BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ. FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT
1	1456	0	1456	320	100	209	111	320

was determined earlier by the appropriate percentage found in Table 6.

Table 6. Allocation of student's social security benefits

Available income and income supplement	*Percentage of student's social security benefits allocated as:*	
	Parents' share	*Student's share*
Less than $400	100%	0%
400– 799	90	10
800–1,199	80	20
1,200–1,599	70	30
1,600–1,999	60	40
2,000–2,399	50	50
2,400–2,799	40	60
2,800–3,199	30	70
3,200–3,599	20	80
3,600–4,279	10	90
4,280 or more	0	100

In those instances where more than one child in the family is receiving social security educational benefits, the aid administrator may wish to alter the need analysis report to ensure that benefits for the one child are not "taxed" in calculating the parents' contribution for the other. In such cases, the "social security adjustment" entry would be the total amount of social security educational benefits received by all postsecondary students in the family. The *percentage* of student's share of benefits would be determined from Table 6, but the *amount* would be calculated only on benefits received in behalf of the student for whom the analysis is being done. The parents' share of benefits would be calculated according to the standard procedure given above, and would be based on the "social security adjustment" for all students' benefits.

Adjusted available income. The adjusted available income is the sum of available income and income supplement and the parents' share of student's social security benefits. It should be noted that in some instances the adjusted available income may be negative.

Parents' contribution for student

The next step in the computational procedure is to determine the "total parents' contribution" from Table E, using the adjusted available income.

The contribution from adjusted available income presented in Appendix Table E is figured according to the following schedule.

Table 7. Total parents' contribution from adjusted available income

Adjusted available income (AAI)	*Total parents' contribution*
$ –3,410 or less	$ –750
$ –3,409 to $4,280	22%
$ 4,281 to $5,350	$ 941 plus 25% of AAI over $4,280
$ 5,351 to $6,420	$1,208 plus 29% of AAI over $5,350
$ 6,421 to $7,490	$1,518 plus 34% of AAI over $6,420
$ 7,491 to $8,560	$1,882 plus 40% of AAI over $7,490
$ 8,561 or more	$2,310 plus 47% of AAI over $8,560

The amount designated as "total parents' contribution" is the measure of the parents' ability to contribute to postsecondary educational expenses for one family member *only*. If more than one member of the household is attending a postsecondary institution at least half time an adjustment is made to accommodate this added financial obligation. The "total parents' contribution" figure is multiplied by the appropriate percentage found in Table 8 to produce the parents' contribution for the individual student. This figure is then reported on the FNAR.

Table 8. Adjustment for family members in college

Family members in college	*Total parents' contribution*	
	Positive or zero	*Negative*
1	100%	100%
2	60	100
3	45	100
4 or more	35	100

The parents' contribution for student is divided by the CSS in central processing to show on the FNAR the respective portions of the contribution attributable to parents' income and to their assets. To obtain the "parents' contribution from income," the parents' "available income" and "parents' share of student's social security benefits" are added and used with Tables 7 and 8 to arrive at the FNAR entry. "Parents' contribution from assets" is computed by subtracting "parents' contribution from income" from "parents' contribution for student."

When the "adjusted available income" of the family is such that a negative "parents' contribution for student" results, this entry in the FNAR will show the negative contribution as a minus dollar amount. The parents' contribution figure appearing in the "student's expense budgets and estimates of financial need" section of the FNAR will be the same as this entry if

it is positive or zero. If the calculated parents' contribution for the student is negative, either the negative figure or zero will appear depending on the institution's choice of a negative or alternate (zero) computation in the Institutional Estimate of Student Expenses (IESE).

Student's contribution

The student's contribution reported in the "student's expense budgets and estimates of financial need" section of the FNAR comprises the student's contribution from assets and benefits and the student's summer savings.

Student's contribution from assets and benefits

Student's contribution from assets. The sum of PCS Items 35A, student's cash, savings and checking accounts, and 35B, other assets—net value, is entered in the FNAR as student's total assets. Assets are evaluated as of June 1, 1977, so that savings from employment in the summer immediately preceding the academic year are not included. Other assets may include cash gifts, endowments, trusts, or inheritances. Consumer goods assets and automobiles are not included. The student's total assets are then multiplied by a standard conversion rate of 35 percent to produce the student's contribution from assets.

Student's share of social security educational benefits. This entry is found by subtracting the "parents' share of student's social security benefits" from the "social security adjustment" determined earlier.

Student's Veterans—GI Bill educational benefits. The CSS multiplies the student's Veterans–GI Bill monthly benefit payment by the number of months indicated in PCS Items 36B1 and 36B2, and enters the product on the FNAR.

Student's other benefits. The CSS records in the FNAR any other benefits received by the student (e.g., vocational rehabilitation payments, war orphans' benefits, and aid from similar assistance programs) which are reported in the PCS.

Student's contribution from assets and benefits. The student's contribution from assets and the various entries for benefits are added to produce the FNAR entries here and in the "student's expense budgets and estimates of financial need" section.

Summer savings

The CSS enters either a standard or an institution- or agency-specified expectation of student's summer savings from employment on the FNAR. The standard schedule of expected summer savings is given in Table 9.

Table 9. Student's summer savings expectation (national standard)

Year in school	*Expected summer savings*
First	$500
Second	600
Third	700
Fourth (or fifth undergraduate)	700
Graduate	700

If the institution or agency receiving the FNAR has not specified a schedule of its own, the CSS standard expectations are entered.

Adjustments can be made by the financial aid administrator when it is known that a student is either able to save more than the expectation or is unable to work or save during the summer months. Financial aid administrators must be especially sensitive to situations in which depressed wages or lack of summer jobs (often found in areas that have high concentrations of unskilled workers) make unrealistic whatever summer savings expectation is used. In many instances, students from low-income families use savings from summer earnings to assist in supporting the family. In such cases, the aid administrator will find it necessary to reduce or eliminate the amount shown on the FNAR, increase the need figure, and consider providing additional financial aid.

Student's expense budgets and estimates of financial need

The final need analysis steps deal with institutionally provided expense budgets and the financial need estimated by the CSS.

Expense budgets

The CSS enters on the FNAR the expense budgets and their durations supplied by the specific institution or agency for which the analysis is being done. If the institution did not supply budgets, this section remains blank.

Total family contribution

The total family contribution for the student is figured by adding the parents' contribution, student's assets and benefits contribution, and summer savings figures determined earlier in the analysis and summarized in this section.

If a budget duration other than 9 months is selected by the institution, the parents' contribution is prorated and the student's contribution from assets and benefits is recalculated. Summer savings is prorated for budget durations of less than 9 months. For 10- or 11-month durations, the summer savings entry is two-thirds or one-third of the 9 months' entry; for a 12-month duration, summer savings is zero.

Figure 4. FNAR—Computation of student's contribution from assets and benefits

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS AND BENEFITS						
TOTAL ASSETS	CONVERSION %	CONTRIBUTION FROM ASSETS	SOCIAL SECURITY EDUCATIONAL BENEFITS	VETERANS' EDUCATIONAL BENEFITS	OTHER BENEFITS	CONTRIBUTION FROM ASSETS AND BENEFITS
400	35	140	0	0	0	140

Figure 5. FNAR—Student's expense budgets and estimates of financial need

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED							
BUDGET TYPE	DURATION OF BUDGET	EXPENSE BUDGET	PARENTS' CONTRIBUTION	STUDENT'S		TOTAL FAMILY CONTRIBUTION	ESTIMATED FINANCIAL NEED
				ASSETS AND BENEFITS CONTRIBUTION	SUMMER SAVINGS		
INSTITUTIONAL 1	9	4530	320	140	500	960	3570
INSTITUTIONAL 2	9	4630	320	140	500	960	3670
INSTITUTIONAL 3	12	5860	425	186	0	611	5249
INSTITUTIONAL ADJUSTMENTS							

Estimated financial need

Estimated financial need entered by the CSS is the difference between the total family contribution for student and the expense budget entries. If the family contribution exceeds any of the expense budgets, a zero is entered in the corresponding space in the estimated financial need section.

Other information on the FNAR

Student's and parents' information

In the first line of the FNAR the CSS calls to the attention of financial aid administrators a number of data which should receive particular inspection in reviewing FNARs.

Sex. The CSS records the student's sex as indicated in the PCS. However, if the item is blank, the CSS assumes the student is male. This routine procedure can have a bearing on institutionally specified summer savings expectations.

Family status. The status of the student's family is indicated by a code number in the first line of the FNAR. These codes represent the following:

1. Two-parent family, parents married
2. Two-parent family, parents separated or divorced
3. One-parent family, headed by the male parent
4. One-parent family, headed by the female parent
5. Indeterminate family status, one parent assumed
6. Indeterminate family status, two parents assumed

Student's status. The student's own marital status is indicated on the first line of the FNAR. For this entry, code 1 indicates an unmarried person; code 2, married; and code 3, separated. If the student's marital status is not indicated in the PCS, the CSS assumes the student is unmarried.

Revised. The "revised" box will be marked with a Y ("yes") if the family has submitted additional information to the CSS resulting in the production of another FNAR. In addition, a "revised" stamp appears on PCS copies that are sent to institutions when significant information not requested by the CSS is submitted by the family after PCS copies have already been sent to colleges.

Date printed. "Date printed" is the date the CSS produces the FNAR.

Unusual conditions. In the "unusual conditions" box, the CSS may enter up to seven code letters signifying that unusual conditions exist which may affect the family's ability to contribute to the student's support or indicating that information submitted in the PCS is incomplete.

Three annotations relate to U.S. income tax and are mutually exclusive.

Code A is used to indicate that the parents did not report or reported zero U.S. income tax paid for 1976. In such an instance the CSS enters the calculated tax in the FNAR.

Code B indicates that "U.S. tax reported for 1976 is less than 80 percent of calculated tax but is greater than zero." In this case the parents' entry is used, but the financial aid administrator may desire to look further into what warranted the entry. It may be, for example, that a family has reported only its tax payments in excess of withholding, which would yield a tax allowance on the FNAR that is too small.

Code C indicates that "U.S. tax reported for 1976 exceeds calculated tax by 10 percent or more." When this condition occurs the CSS enters the calculated tax in the FNAR. This code may mean that the family has reported its total with-

Figure 6. FNAR—Student's and parents' information

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STUDENT'S AND PARENTS' INFORMATION																			
NAME OF STUDENT			SEX	DATE OF BIRTH			SOCIAL SECURITY NUMBER			FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	Rev.	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS IDENTIFICATION NO.	CSS CODE
LAST	FIRST	M.I.																	
BROWN	MARY	A	F	01	18	59	012	34	5678	4	1	1	1		11-18	E	1423489	1070

holding rather than the actual tax paid or that the family's income is higher than reported on the PCS.

Unusual condition code D appears when there is a difference of $2,000 or more between the 1976 "taxable and nontaxable income" entry on the FNAR and that for 1977 reported in PCS Item 21. If no entry is made for 1977 the code will not appear. The financial aid administrator may wish to review the information reported on the PCS for an explanation, such as retirement, disability, or loss of employment.

To bring to the attention of financial aid administrators other items that they may wish to review, the CSS prints codes E, F, G, and H. Codes E and F indicate that the allowance for medical and dental expenses or casualty and theft loss(es) will affect the expected "parents' contribution for student" by at least $100. Code G reports that the "other unusual expenses" entry, although not considered in the CSS central procedures, would reduce the "parents' contribution for student" by $100 or more and should be reviewed by the financial aid administrator. Code H indicates that the parents' reported "state and other taxes" figure varies sufficiently from the standard allowance to affect the "parents' contribution for student" by $100 or more.

Code I is used to indicate that the student's year in school was not reported in the PCS. In such a case the central procedure is to assume a first-year student. If this assumption is incorrect, the FNAR entries for student's summer savings and minimum standard allowance (for graduate students *only*) should be altered appropriately and the student's need recalculated.

CSS identification number. The CSS assigns an identification number to each student completing a PCS. The initial character of the identification number is numeric if the form is processed at the CSS Princeton office; alphabetic, if processed at the Berkeley office.

CSS code. The CSS code is the number the College Scholarship Service assigns to each user of its central processing services. Institutions without a specific code are listed as 1000.

Estimated Basic Grant

The CSS prints on the FNAR the student's Basic Grant index and an eligibility message to alert the aid administrator to the student's probable eligibility.

The index number is printed for all students and is determined according to Basic Grant procedures issued by the United States Office of Education.

One of the following four messages will appear on the FNAR.

1. Possibly eligible
2. Probably not eligible
3. Ineligible based on citizenship
4. Ineligible based on school year

The Basic Grant message is provided only as an indicator and is not a final determination of eligibility.

Figure 7. FNAR — Estimated Basic Grant

ESTIMATED BASIC GRANT	
INDEX	ELIGIBILITY
1298	PROBABLY NOT ELIGIBLE

Figure 8. FNAR — Other resources reported by student

OTHER RESOURCES REPORTED BY STUDENT		
TOTAL TAXABLE INCOME	ASSISTANCE FROM STUDENT'S PARENTS	OTHER NONTAXABLE INCOME
500	500	0

Other resources reported by student

This section of the FNAR presents additional information collected on the PCS that may be useful to individual aid administrators, but does not bear directly on the need calculation. "Total taxable income" combines income reported for the student for 1977-78 in PCS Items 38A, 38B, and 39. The entries for PCS Items 40 and 42, financial assistance from student's parents and other nontaxable income, are also reproduced in this section.

The financial aid administrator may wish to review this section to compare resources reported for the student with the contribution determined through need analysis. For example, reported "assistance from student's parents" may reflect the attitude of the parents toward the student's pursuit of postsecondary education. Similarly, the student's reported earnings may warrant alteration of the student's estimated financial need.

Other information on the PCS

In addition to the stamp for revised cases, the CSS may make other stamped notations on the first page of the PCS. "Processed as received — CSS" indicates that the PCS has been processed exactly the way it was received. For example, the stamp would appear if only the first page of the PCS was received by the CSS. "QC" (quality control) and "resubmitted as original" stamps may occasionally appear on the PCS. They refer to internal CSS central processing procedures and are not relevant in any way to the interpretation of the PCS and FNAR.

When it is reported that the student is a citizen of a foreign country other than Canada, the institution or agency receiving the PCS should obtain additional information from the applicant through the Financial Aid Application for Students from Foreign Countries, a data collection document available through the CSS. Because of the citizenship or permanent residence requirement of many financial aid programs, the financial aid administrator should be observant of PCS Item 4.

The data in PCS Item 34 are collected to provide a more detailed picture of family circumstances and resources of divorced or separated parents. Resources available for the student's educational support should be noted here and compared with entries elsewhere on the PCS.

PCS Items 44 through 46 are oftentimes reflective of the general financial wherewithal of the family. If the entries in these items seem inconsistent with the data reported in the first

page of the PCS, the financial aid administrator may wish to inquire further into the famiiy's circumstances.

The children and other persons dependent on the family for support are listed in PCS Item 47. Certain factors affecting the family's financial status, such as educational expenses for retarded or handicapped children or children in private or parochial schools, may be observed in this item. Therefore, appropriate allowances in the student's need analysis may be deemed necessary.

Parents' certification and authorization

By signing the Parents' Confidential Statement in the space provided on the second page, the parents certify that the information they have provided is true, correct, and complete. In addition, authorization is given to the CSS to transmit the PCS and FNAR to the institutions and agencies listed in PCS Item 6. In order for the CSS to do verification studies on the accuracy of PCS-reported data, a release is also given for the CSS to obtain a photocopy of the parents' U.S. income tax return.

This section of the PCS also contains boxes parents may check to indicate whether their PCS entries may be discussed with the student. Financial aid administrators should heed this indicator, since disregard would constitute a violation of the document's confidentiality. If parents have left the indicator boxes blank, the CSS recommends that financial aid administrators consider the information *not* released for discussion with the student.

Financial aid packaging

Chapter 10 outlines the procedures for the computation of the financial aid packaging section of the FNAR.

Figure 9. FNAR — Financial aid packaging

FINANCIAL AID PACKAGING					
ESTIMATED BASIC GRANT AWARD	ESTIMATED STATE AWARD	FUND 1	FUND 2	FUND 3	REMAINING NEED
0		1305	1359	906	0
0		1355	1389	926	0
0		2319	1758	1172	0

Figure 10. FNAR **showing sources of information and method of computation**

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STUDENT'S AND PARENTS' INFORMATION

NAME OF STUDENT			SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	REV	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS IDENTIFICATION NO.	CSS CODE
LAST	FIRST	M.I.												
1			2	3	4	5	6	7	8	9	10	11	12	13

COMPUTATION OF PARENTS' AVAILABLE INCOME

YEAR	TAXABLE AND NONTAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
14	15	16	17	18	19	20	21	22	23	24	25	26

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	ASSET PROTECTION ALLOWANCE	DISCRETIONARY NET WORTH	CONV %	INCOME SUPPLEMENT
14	27	28	29	30	31	32	33	34	35	36	37	38

COMPUTATION OF PARENTS' CONTRIBUTION

YEAR	AVAILABLE INCOME AND INCOME SUPPLEMENT	PARENTS' SHARE OF STUDENTS SOC. SEC. BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ. FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT
14	39	40	41	42	43	44	45	46

ESTIMATED BASIC GRANT

INDEX	ELIGIBILITY
47	48

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS AND BENEFITS

TOTAL ASSETS	CONVERSION %	CONTRIBUTION FROM ASSETS	SOCIAL SECURITY EDUCATIONAL BENEFITS	VETERANS' EDUCATIONAL BENEFITS	OTHER BENEFITS	CONTRIBUTION FROM ASSETS AND BENEFITS
49	50	51	52	53	54	55

OTHER RESOURCES REPORTED BY STUDENT

TOTAL TAXABLE INCOME	ASSISTANCE FROM STUDENT'S PARENTS	OTHER NONTAXABLE INCOME
56	57	58

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

BUDGET TYPE	DURATION OF BUDGET	EXPENSE BUDGET	PARENTS' CONTRIBUTION	STUDENT'S		TOTAL FAMILY CONTRIBUTION	ESTIMATED FINANCIAL NEED
				ASSETS AND BENEFITS CONTRIBUTION	SUMMER SAVINGS		
INSTITUTIONAL 1	59	60	61	62	63	64	65
INSTITUTIONAL 2							
INSTITUTIONAL 3							
INSTITUTIONAL ADJUSTMENTS							

FINANCIAL AID PACKAGING

ESTIMATED BASIC GRANT AWARD	ESTIMATED STATE AWARD	FUND 1	FUND 2	FUND 3	REMAINING NEED
66	67	68	69	70	71

Key to FNAR computation
(References for PCS items 16-27 are for "total 1976" column.)

Student's and parents' information

1. Name of student	Item 1
2. Sex	Item 1
3. Date of birth	Item 1
4. Social security number	Item 1
5. Family members	Item 12
6. Family members in college	Item 13
7. Family status	See footnotes*
8. Student's status	See footnotes**
9. Revision	Blank = original FNAR; Y (Yes) = revised FNAR
10. Date printed	Date FNAR produced
11. Unusual conditions	See footnotes***
12. CSS identification number	Stamped on PCS
13. CSS code	Item 6

Computation of parents' available income

14. Year in school	Item 5
15. Taxable and nontaxable income	Total of Items 16A1, 16A2, 16B, 16C, and 16D minus Item 18, + Items 20A and 20B
16. Social security adjustment	Item 36A1 × Item 36A2 (≤ 12 months)
17. Total income	Taxable and nontaxable income minus social security adjustment
18. U.S. income tax	Item 22 or Appendix Table A or B
19. F.I.C.A. tax	(5.85% × Item 16A1) + (5.85% × Item 16A2) ≤ $895 each
20. State and other taxes	Total income × Table 1 allowance
21. Medical and dental expenses	Item 25 in excess of 3% of total income
22. Casualty or theft loss(es)	Item 26
23. Employment allowance	(If 2 parents, lesser of Items 16A1 and 16A2; if 1 parent, Item 16A1 or 16A2) × 50% ≤ $1,500
24. Minimum standard allowance	Table 2 based on family size and year in school
25. Total allowances	Total of taxes and allowable expenses
26. Available income	Total income minus total allowances

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* Family status
1. Two parents, married
2. Two parents, separated or divorced
3. One parent, male
4. One parent, female
5. Indeterminate, one parent assumed
6. Indeterminate, two parents assumed

** Student's status
1. Unmarried
2. Married
3. Separated

*** Unusual conditions
A. U.S. tax reported for 1976 is blank or zero; calculated tax used
B. U.S. tax reported for 1976 is less than 80% of calculated tax; reported tax used
C. U.S. tax reported for 1976 exceeds calculated tax by 10% or more; calculated tax used
D. Income for 1977 differs by $2,000 from 1976 income
E. Medical and dental expenses reduce parents' contribution by $100 or more
F. Casualty or theft loss(es) reduce parents' contribution by $100 or more
G. Other unusual expenses not considered in analysis that would reduce parents' contribution by $100 or more
H. State and other taxes reported by parents vary from standard CSS allowance so that parents' contribution would be affected by $100 or more
I. Student's year in institution assumed to be "1"

Computation of income supplement from parents' assets

27. Home equity	Item 28 market value minus unpaid mortgage
28. Other real estate equity	Item 29 market value minus unpaid mortgage
29. Investments equity	Item 30 market value minus unpaid debt
30. Cash and bank accounts	Item 31
31. Adjusted business or farm net worth	Table 3 based on [(Item 32A minus Item 32B) × Item 32C]
32. Total assets	Total of equities and other assets
33. Other debts outstanding	Item 33
34. Net worth	Total assets minus other debts outstanding
35. Asset protection allowance	Table 4 based on number of parents and parent's age
36. Discretionary net worth	Net worth minus asset protection allowance
37. Conversion percentage	Table 5
38. Income supplement	Discretionary net worth × conversion percentage, or Table D

Computation of parents' contribution

39. Available income and income supplement	Available income + income supplement
40. Parents' share of student's social security benefits	Table 6 using social security adjustment; based on available income and income supplement
41. Adjusted available income	Available income and income supplement + parents' share of student's social security benefits
42. Total parents' contribution	Table 7 or Table E; based on adjusted available income
43. Adjustment for family members in college	Table 8
44. Parents' contribution from income	[Table 7 or Table E, based on (available income + parents' share of student's social security benefits)] × adjustment for family members in college
45. Parents' contribution from assets	(Total parents' contribution × adjustment for family members in college) minus parents' contribution from income
46. Parents' contribution for student	Total parents' contribution × adjustment for family members in college

Estimated Basic Grant

47. Index	Calculated according to Basic Grant guidelines
48. Eligibility	Message related to index and other factors affecting eligibility

Computation of student's contribution from assets and benefits

49. Total assets	Item 35A + Item 35B
50. Conversion percentage	35%
51. Contribution from assets	Total assets × conversion percentage
52. Social security educational benefits	Social security adjustment minus parents' share of student's social security benefits
53. Veterans' educational benefits	Item 36B1 × Item 36B2
54. Other benefits	Item 37
55. Contribution from assets and benefits	Total of contribution from assets and various benefits

Other resources reported by student

56. Total taxable income	Total of Items 38A, 38B, and 39
57. Assistance from student's parents	Item 40
58. Other nontaxable income	Item 42

Student's expense budgets and estimates of financial need

59. Duration of budget	IESE
60. Expense budget	IESE
61. Parents' contribution	Parents' contribution for student; or if parents' contribution is negative and alternate computation is chosen in IESE, entry is zero *For other than 9 months,* (above figure ÷ 9) × duration of budget
62. Student's assets and benefits contribution	Contribution from assets and benefits. *For less than 9 months,* ([(contribution from assets and benefits minus veterans' educational benefits) ÷ 9] × duration of budget) + (Item 36B1 × duration of budget [≤ Item 36B2]) *For 10, 11, or 12 months,* [contribution from assets and benefits minus (contribution from assets + veterans' educational benefits)] + [(contribution from assets ÷ 9) × duration of budget] + (Item 36B1 × duration of budget [≤ Item 36B2])

Student's expense budgets and estimates of financial need, continued

63. Student's summer savings	Table 9, based on year in school; or IESE expectation *For less than 9 months,* (above calculation ÷ 9) × duration of budget *For 10 or 11 months,* above calculation × .66 or .33, for 10 or 11 months, respectively *For 12 months,* zero
64. Total family contribution	Total of parents' contribution, student's assets and benefits contribution, and student's summer savings
65. Estimated financial need	Expense budget minus total family contribution

Financial aid packaging

66. Estimated Basic Grant award	Based on estimated Basic Grant index, IESE Basic Grant budget, and Basic Grant payment schedule
67. Estimated state award	Based on procedures and other data supplied by state scholarship or grant program
68. Fund 1.	Calculated according to formula supplied by institution in IESE
69. Fund 2.	Calculated according to formula supplied by institution in IESE
70. Fund 3.	Calculated according to formula supplied by institution in IESE
71. Remaining need.	Estimated financial need minus (estimated Basic Grant award + estimated state award + fund 1 + fund 2 + fund 3); if negative, entry is zero

7. Computation procedures for the Financial Aid Form

The CSS pioneered the field of financial aid services through the development of the theory and rationale for the need analysis of dependent students. With the emergence of sizable new populations of postsecondary students—who often are older or have family obligations—the CSS posited a need analysis rationale particularly fitted for self-supporting students. Since the 1972-73 academic year the College Scholarship Service has made available need analysis documents that accommodate all student filers, both dependent and self-supporting.

The Financial Aid Form (FAF) was introduced by the CSS in January 1976. The FAF provides financial aid administrators with a single document to use in evaluating the need of all students for financial assistance. Students, whether dependent or self-supporting, undergraduate, graduate or professional, single or married, may complete and file the FAF.

The FAF is distributed to students through postsecondary institutions and scholarship agencies. In states* that have adopted the FAF for use by all students, the form is also distributed through high schools. In these states some PCSS are also provided to high schools for the use of students applying to out-of-state institutions that require that form. FAFs may be ordered for distribution by institutions at no charge.

The FAF is designed so that students can be classified as either dependent or self-supporting according to criteria established by the United States Office of Education (USOE) for federally supported programs.

The FAF uses the student's dependency status to determine the conditions under which parents' information must be submitted. If the student is dependent, the FAF instructions indicate that the parents' information must be provided. If parents' information is required by the institution for establishing self-supporting students' eligibility for aid programs, the financial aid administrator should advise students in writing. A communication of this type from the institution would take precedence over the general FAF instructions.

Parents of the student are requested to sign the FAF regardless of the student's dependency status. By doing so, the parents of a self-supporting student certify their nonsupport and affirm the responses to FAF Items 9, 10, and 11 having to do with the student's dependency status. Similarly, if parental data are furnished, parents signing the FAF affirm their responses to FAF Items 13 through 40 as well. The certification and authorization section of the FAF, when properly completed, constitutes sufficient documentation of self-supporting student status for U.S. Office of Education student financial aid programs.

The CSS has promulgated standard procedures for centrally analyzing the information reported in the FAF. It is important that financial aid administrators understand these procedures because it is their responsibility to accept the need analysis as it is provided or adapt it appropriately at the institutional or agency level. This chapter describes how the CSS analyzes the FAF and computes the student's total family contribution and need estimates according to the basic concepts outlined in Chapters 3 and 4. Computations described refer to data reported on the Financial Aid Form Need Analysis Report (FAFNAR).

For dependent students completing the FAF, a parents' contribution is calculated and included as part of the student's total family contribution. The computed contribution from a student's parents is based on the generally accepted CSS standards of ability to pay for postsecondary education. For self-supporting students the FAF need analysis system focuses on the student's income and other resources, and the parents' contribution is reported but not considered a resource. That is, when sufficient parents' information is provided (regardless of whether the student is dependent or self-supporting) an analysis of the data is made.

The CSS bases FAF computations on a student's estimated resources for the academic period for which aid is sought. The parents' contribution, when it is calculated, is based on the calendar year preceding this academic period.

Student's information

The first line of the FAFNAR gives identifying information about the student, including full name, sex, date of birth, age, and social security number. Other descriptive items are explained below.

Year in college. A student's year in college, as reported in FAF Item 68, is the academic year for which the student is seeking aid, and is shown on the FAFNAR according to the following designations.

1. First
2. Second
3. Third

* Alaska, California, Georgia, Hawaii, Iowa, Kentucky, Montana, Oregon, Washington, and Wisconsin.

Figure 1. FAFNAR—Student's Information

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL AID FORM NEED ANALYSIS REPORT
ACADEMIC YEAR 1977-78

CONFIDENTIAL

STUDENT'S INFORMATION																			
Name of Student			Sex	Date of Birth			Age	Social Security Number			Year in College	Marital Status*	Family Members	Dependency Status**	Unusual Conditions***		Revision	Date Printed	CSS Identification Number	CSS Code
Last	First	MI																		
BROWN	MARY	A	F	01	18	59	17	012	34	5678	1	1	1	2				11-18	5423489	1070

4. Fourth (or fifth undergraduate)
5. Graduate/professional

When a student fails to provide this information, the CSS assumes the student is in the first year. The financial aid administrator is notified of this circumstance through student's unusual condition code A.

Marital status. A student's marital status is shown on the FAFNAR according to the following designations.

1. Unmarried
2. Married
3. Separated
4. Assumed married—reported as unmarried or separated, but data for a spouse shown

When a student fails to provide this information, the CSS assumes unmarried status.

A marital status "4" indicates that the student reported, or was assumed to have reported, on the FAF under "marital status" that he or she is unmarried or separated, but the FAF items "spouse's wages, salaries, tips, etc." or "financial assistance from spouse's parents" show valid dollar entries. In this situation, the CSS analysis treats the student as married. The financial aid administrator may wish to review this item to assure that the analysis is appropriate.

Family members. The total size of the student's household is entered on the FAFNAR as reported in FAF Item 63. When the student fails to provide the information requested, the CSS assumes one family member if the student's marital status is 1 or 3; two family members are assumed if marital status is 2 or 4.

Dependency status. A student's dependency status is determined from FAF Items 9, 10, 11, and 12. The wording of these items is consistent with the United States Office of Education's most recent definition of a self-supporting student used for both the campus-based student financial assistance programs and the Basic Grant program.

The dependency status of the student is reported on the FAFNAR by one of three codes.

1. Self-supporting—the student has responded "no" to all of FAF Items 9, 10, and 11, which ask for information on residence, U.S. tax exemptions, and parental support.

2. Dependent—the student has responded with at least one "yes" to any of FAF Items 9, 10, and 11.

3. Assumed dependent—the student has responded with "blank" or a combination of "blank" and "no" to all of FAF Items 9, 10, and 11. In the absence of a complete response to the questions establishing a student's self-supporting status, the CSS must assume that the student is dependent. The ensuing need analysis of such students proceeds on the basis of this assumption.

When the student indicates in FAF Item 12 that both parents are deceased, self-supporting status is automatically assigned regardless of the responses to FAF Items 9, 10, and 11.

Unusual conditions. Up to three alphabetic codes may appear on the FAFNAR to alert the financial aid administrator to unusual conditions found in processing the student's sections of the FAF. The codes are described below:

A. Student's year in institution assumed to be "1"—the response to FAF Item 68 has been omitted.

B. Student's other debts outstanding are $300 or more, or exceed assets—the entry for FAF Item 61 is greater than the student's assets calculated from FAF Items 56 through 60.

C. Student's dependency status in question; financial assistance from student's parents exceeds $600—student's dependency status is self-supporting and the entries for FAF Item 45, financial assistance from student's parents, for the 12-month period during which aid is sought (summer column [3 months] plus estimated academic year column [9 months]) exceed $600. For the self-supporting student, therefore, an apparent conflict results between the responses to FAF Item 45 and Item 11.

Other information. The CSS also indicates on the FAFNAR whether the report has been revised, the date the report was printed, the CSS identification number for the student (unique for each student), and the CSS code number for the institution.

Computation of student's available income

Student's taxable income

The first step in computing a student's available income is to determine taxable income for 1977-78 by adding "student's wages, salaries, tips, etc.," "spouse's wages, salaries, tips, etc.," and "other taxable income" as reported.

After the taxable income of the student has been established, allowances are made for U.S. income and F.I.C.A. taxes.

United States income tax. The CSS computes U.S. income tax assuming that the student uses standard deductions and exemptions. The financial aid administrator can approximate this method by using Appendix Table A.

F.I.C.A. tax. An allowance for social security tax is also granted and is computed by multiplying the student's and the spouse's "wages, salaries, tips, etc." by 5.85 percent. The maximum allowance granted to the student and to the spouse is $895 each.

Taxes are then totaled and subtracted from taxable income to derive "taxable income after taxes."

Figure 2. FAFNAR—Computation of student's available income

COMPUTATION OF STUDENT'S AVAILABLE INCOME									
					Nontaxable Income				
Taxable Income	U.S. Income Tax	F.I.C.A. Tax	Total Taxes	Taxable Income after Taxes	Social Security Benefits	Veterans Educational Benefits	Assistance From Student's Parents	Other Nontaxable Income and Benefits	Student's Available Income 1
0	0	0	0	0	0	0	0	0	0

Student's nontaxable income

Social security educational benefits. If the student is self-supporting, the entry on the FAFNAR for "social security benefits" equals the student's entry in FAF Item 48. The same procedure applies to dependent students whose parents' available income and income supplement total $4,280 or more. For other dependent students the amount entered here for 9-month budgets is determined according to the procedure described in Chapter 6 for treatment of student's social security educational benefits. When the parents' available income and income supplement are below $4,280 only a portion (or even none) of the student's benefits for the academic year are considered directly available for educational expenses. The dependent student's benefits equal the product of the appropriate percentage from Chapter 6, Table 6, and FAF Item 48 for the summer and academic year.

Veterans' educational benefits. Veterans-GI Bill educational benefits are shown on the FAFNAR as reported by the student in FAF Item 49.

Financial assistance from student's parents. When the student is self-supporting, "financial assistance from student's parents" (FAF Item 45) is entered on the FAFNAR. If the "financial assistance from student's parents" figure is $600 or more, student's unusual condition code C is displayed on the FAFNAR.

When the student is dependent, "financial assistance from student's parents" is not included, since the CSS computes a contribution from parents based on parental ability to pay.

Other nontaxable income and benefits. This resource is also shown on the FAFNAR as reported and is computed by adding "financial assistance from spouse's parents" and "other nontaxable income and benefits" (FAF Items 46 and 50).

Amounts listed as *outside* financial assistance from "grants, scholarships, educational loans, work study" (FAF Item 47) are not included in this FAFNAR entry because financial aid administrators differ on treatment of such assistance. Some regard outside financial aid as a student resource before determining need; others, as a component of the award package.

The "student's available income" is determined by adding the amounts of the benefits and the nontaxable income to the student's "taxable income after taxes" previously determined.

Computation of student's contribution from assets

Student's total assets

An analysis of the student's assets is the next step. It includes consideration of cash and bank accounts, home and other real estate equity, business or farm equity, and other investments.

Cash and bank accounts. Cash and bank accounts are entered on the FAFNAR as reported on the FAF. Occasionally students report restrictions against bank accounts for life insurance or pending expenses, or other accounts reserved for the care of retarded or handicapped children. While the CSS cannot recognize such individual circumstances in its central processing procedures, aid administrators may wish to exercise their judgment in considering such situations.

Home equity. The student's home equity represents the difference between the "estimate of present market value" and the "unpaid mortgage principal" of the home, found in FAF Item 57.

Investment and other real estate equity. The value of investments and other real estate is the balance of market value remaining after subtracting the unpaid mortgage principal or indebtedness as presented in Item 58 of the FAF.

Adjusted business or farm net worth. The net worth of a business or farm is determined by subtracting the total indebtedness from the total business or farm assets and multiplying the result by the percent of ownership. Adjusted net worth of business or farm is then determined according to the schedule below.

Table 1. Adjustment of business or farm net worth

Net worth of business or farm	*Adjusted net worth of business or farm*
Less than $1.	$0
$ 1-$ 20,000. . .	40% of net worth
$ 20,001-$ 60,000. . .	$ 8,000 plus 50% of excess over $20,000
$ 60,001-$100,000. . .	$28,000 plus 60% of excess over $60,000
$100,001 or more . . .	$52,000 plus 100% of excess over $100,000

A negative number is never entered, nor is excess business or farm indebtedness ever placed in the debt outstanding section of the FAFNAR.

Student's net worth

The CSS makes an allowance for "other debts outstanding" by reducing the student's total assets by the amount listed on the FAF (Item 61). The financial aid administrator may wish to check the itemization of "other debts outstanding" that the student is asked to give in FAF Item 71 to see if all debts are acceptable. In instances where debts exceed $300 or exceed the value of the student's total assets, the aid administrator is advised by student's unusual condition code B. After other debts outstanding have been subtracted from the student's total assets, the remainder represents net worth and is shown on the FAFNAR. The net worth is never a negative number.

Figure 3. FAFNAR — Computation of student's contribution from assets

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS										
Cash and Bank Accounts	Home Equity	Investments and Other Real Estate Equity	Adjusted Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conversion %	Student's Contribution From Assets =
400	0	0	0	400	0	400	0	400	35	140

Student's contribution from assets

Asset protection allowance. The CSS grants against the student's net worth an asset protection allowance that varies according to the student's dependency status, age, and family composition. Since dependent students, by definition, may rely on parents' resources for support, no asset protection allowance is made against such students' net worth. For self-supporting students, the appropriate allowance from Table 2 is subtracted from student's net worth to produce discretionary net worth. If the subtraction results in a negative figure, a zero is entered for discretionary net worth.

Table 2. Asset protection allowance (self-supporting students)

Age	Family composition: Two or more persons	Family composition: One person
25 or under	$ 0	$ 0
26	800	400
27	1,400	700
28	2,000	1,000
29	2,600	1,300
30	3,200	1,600
31	3,800	1,900
32	4,400	2,200
33	5,000	2,500
34	5,600	2,800
35	6,200	3,100
36	6,800	3,400
37	7,400	3,700
38	8,000	4,000
39	8,600	4,300
40 and over	9,200	4,600

If the student's birth date is not given in the FAF and age cannot be determined, the student is assumed to be 25 or under.

Conversion percentage. Discretionary net worth is considered to be marginally available to supplement the student's income with a contribution from assets. The student's contribution from assets is calculated by multiplying discretionary net worth by a standard conversion percentage of 35 percent.

The CSS rationale for calculating the student's contribution from assets is based on the assumption of a 9-month budget for dependent students and a 12-month budget for self-supporting students. If the institution has selected a different budget duration, an adjustment is made on a pro rata basis; for example, for 9-month self-supporting calculations, the student's contribution from assets is multiplied by .75.

Parents' contribution for student

In analyzing the FAF, the CSS makes an initial determination of the student's self-supporting or dependent status. If the student is dependent (or assumed dependent) and the financial data of the parents have not been provided, the CSS returns the FAF to obtain the missing information.

When financial data are shown, the computed contribution from the student's parents is based on CSS standards of ability to pay for postsecondary education for a 9-month period. Chapter 5 explains the step-by-step procedure for determining the parents' available income, the computation of income supplement from parents' assets, the parents' adjusted available income, and finally, the parents' contribution for the student.

When parental information is reported on the FAF, a computation is made and appears in the "parents' contribution for student" box of the FAFNAR. However, this amount is added to the student's other resources in the "student's expense budgets and estimates of financial need" section of the FAFNAR only when the student has previously been determined to be dependent. For a self-supporting student, the "parents' contribution" box of the FAFNAR is blank.

When the computation produces a negative figure, institutions may decide whether to have a negative amount or a zero entry shown in the "parents' contribution" box. The institution may indicate which of these options it prefers by checking the appropriate item on the Institutional Estimate of Student Expenses (IESE).

Figure 4. FAFNAR — Parents' contribution for student

COMPUTATION OF PARENTS' AVAILABLE INCOME											
Taxable and Nontaxable Income	Social Security Adjustment	Total Income	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Medical-Dental Expenses	Casualty or Theft Loss(es)	Employment Allowance	Minimum Standard Allowance	Total Allowance	Parents' Available Income
13425	0	13425	1320	789	1074	538	0	1400	7350	12471	954

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS											
Home Equity	Other Real Estate Equity	Investments Equity	Adjusted Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conv. %	Income Supplement
15900	0	0	0	900	16800	105	16695	12510	4185	12	502

PARENTS' INFORMATION				COMPUTATION OF PARENTS' CONTRIBUTION							
Family Members	Family Members in College	Family Status†	Unusual Conditions ††	Avail. Income and Income Supplement	Parents' Share of Student's Soc. Sec. Benefits	Adjusted Available Income	Total Parents' Contribution	Adjustment for Family Members in College %	Parents' Contribution from Income	Parents' Contribution from Assets	Parents' Contribution for Student
4	1	1	E	1456	0	1456	320	100	209	111	320

Student's expense budgets and estimates of financial need

In the FAFNAR section entitled "student's expense budgets and estimates of financial need" the CSS provides the financial aid administrator three sets of data. This information is useful for comparison purposes in determining the most appropriate aid award for a student.

Duration of budget

The duration of a student's budget is shown on the FAFNAR according to the institution's choice in the IESE. If the institution has not indicated its preference to the CSS, a 12-month budget is assumed when the student has been determined to be self-supporting, and a 9-month budget when the student is regarded as dependent. *All calculations in the FAF need analysis system proceed on the basis of the budget duration indicated.* For a 9-month budget student data used are the "estimated academic year" column only for FAF Items 41 through 54; for a 12-month duration, both the "summer" and "estimated academic year" data are used. If parents' information is supplied, the calculation of the "parents' contribution for student" is made on the assumption of a 9-month duration, but is adjusted proportionally for FAFNARs in which other budget durations are indicated.

Institutional budget 1 – self-supporting students

Expense budget. Since, for self-supporting students, 100 percent of the resources available to the student are considered available for meeting living costs and educational expenses, it is essential that adequate and appropriate provision be made in the student's budget for basic needs of the student and, if applicable, his or her family.

In order to assist the financial aid administrator, the CSS provides a comparison of student-reported and institutionally determined expense entries with a national budget standard, the independent student allowance (ISA). The ISA is based on the Bureau of Labor Statistics lower-budget level consumption expenditures, updated for changes in the Consumer Price Index and adjusted for differences in age and family size. Also included in the ISA are average allowances for state and local income and consumption taxes. Table 3 presents the independent student allowance for 12 months. For 9-month calculations the ISA should be multiplied by .75.

Table 3. Independent student allowance (ISA)*

Family size (including applicant)	*Age of student*	
	Under 35	*Over 35*
1	$3,180	$ 3,270
2	4,280	5,370
3	5,640	7,370
4	6,740	9,110
5	8,560	10,740
Each additional dependent	1,000	1,200

The "total expenses" of a self-supporting student is the sum of the student's tuition, fees, books, and supplies (as reported by the institution in the IESE) and the ISA. Either a 9- or 12-month calculation will be made, in accordance with the institution's choice indicated in the IESE.

Total family contribution. When a 12-month budget duration is chosen, the "student's contribution" entries are the same as previously determined (i.e., student's available income and contribution from assets), except when a spouse's employment allowance is included.

In the IESE, the institution may choose to provide an employment allowance for a student whose husband or wife is employed. The allowance is equal to 50 percent of the "spouse's wages, salaries, tips, etc." to a maximum allowance of $1,500, and is subtracted from the "available income" entry. The aid administrator is reminded of this by a computer-printed asterisk and message, "includes spouse's employment allowance."

The summer savings entry will always be zero, because in a 9-month calculation three-fourths of the student's entire year's earnings are entered as student's resources; whereas, in a 12-month calculation earnings for the entire year are entered.

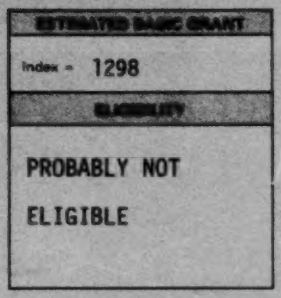
If a 9-month calculation is desired, the summer savings entry depends on the option selected by the institution in the IESE. The three alternatives include an amount equal to (a) the difference between the 9- and 12-month calculations of the student's available income *minus* (b) the institution's IESE entry for living expenses prorated for the 3-month summer

* The approximate percentages for expenditures represented by the ISA are as follows: food, 34 percent; housing, 27 percent; transportation, 9 percent; clothing and personal, 14 percent; medical, 10 percent; and other family consumption, 6 percent.

Figure 5. FAFNAR – Student's expense budgets and estimates of financial need

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED										
Budget Type	Duration of Budget	Expense Budget			Student's Contribution			Parents' Contribution	Total Family Contribution	Estimated Financial Need
		Tuition Fees, Books & Supplies	Living Expenses	Total Expenses	Available Income	Contribution From Assets	Summer Savings			
Institutional 1	9	2400	2130	4530	0	140	500	320	960	3570
Institutional 2	9	2400	2230	4630	0	140	500	320	960	3670
Institutional 3	12	3000	2860	5860	0	186	0	425	611	5249
Institutional Adjustments										

Figure 6. FAFNAR — Estimated Basic Grant eligibility



period. The other alternatives are the institution's IESE expectation of summer savings or the CSS standard summer savings expectation.

Estimated financial need. The student's estimated financial need equals the difference between total expenses and student's total family contribution.

Institutional budget 1 — dependent students

No nationally determined budget standard is fixed for dependent students. The institutional budget 1 entry for total expenses, therefore, is the sum of the student's tuition, fees, books, and supplies (as provided by the institution in the IESE) and the institution's IESE entry for living expenses (for institutional budget 1).

Institutional budget 1 is always calculated on a 9-month basis for dependent students. The student's contribution entries are, therefore, based on the student's available income (i.e., nontaxable income), the student's contribution from assets, and parents' contribution.

Institutional budget 2

The duration of budget for this line of the FAFNAR is the same as that specified by the institution in the IESE for institutional budget 1.

The institution's entries for student's tuition, fees, books, and supplies and living expenses are reproduced from the IESE.

The student's, parents', and total family contribution entries are the same figures as previously determined for institutional budget 1.

Subtracting student's total family contribution from total expenses results in estimated financial need.

Institutional budget 3

The IESE gives the financial aid administrator the opportunity to select a budget duration of from 1 to 12 months for institutional budget 3. If either of the standard budget durations is chosen — 9 or 12 months — the calculations for this column proceed according to the standard computation procedures described above. If another period is chosen, the entries that constitute the total family contribution are adjusted by appropriate percentages or are recalculated. Figure 8 provides a detailed explanation of these operations. The remaining steps of the calculation of need then proceed as in institutional budgets 1 and 2.

Institutional adjustments

The FAFNAR also provides space for the financial aid administrator to make institutional adjustments to any part of the "student's expense budgets and estimates of financial need" section to develop an appropriate analysis.

Estimated Basic Grant index and eligibility

To alert the financial aid administrator to a student's possible eligibility for a Basic Educational Opportunity Grant (BEOG), the student's estimated eligibility index is printed and the FAFNAR shows one of five messages:

1. Possibly eligible
2. Probably not eligible
3. Ineligible based on citizenship
4. Ineligible based on school year
5. Cannot determine eligibility

The index and message are determined by using Basic Grant computation procedures. The determination is based on parents' and student's information when the student is dependent and on the student's data only when the student is self-supporting.

The Basic Grant message is provided only as an indicator and is not a final determination of eligibility.

Financial aid packaging

Chapter 10 outlines the procedures for the computation of the financial aid packaging section of the FAFNAR.

Figure 7. FAFNAR — Financial aid packaging

FINANCIAL AID PACKAGING						
Budget Type	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
Institutional 1	0		1305	1359	906	0
Institutional 2	0		1355	1389	926	0
Institutional 3	0		2319	1758	1172	0
Institutional Adjustments						

Figure 8. FAFNAR **showing sources of information and method of computation**

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL AID FORM NEED ANALYSIS REPORT
ACADEMIC YEAR 1977-78

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student: Last	First	M.I.	Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status*	Family Members	Dependency Status*	Unusual Conditions*	Revision	Date Printed	CSS Identification Number	CSS Code
1			2	3	4	5	6	7	8	9	10	11	12	13	14

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U.S. Income Tax	F.I.C.A. Tax	Total Taxes	Taxable Income after Taxes	Nontaxable Income: Social Security Benefits	Nontaxable Income: Veterans Educational Benefits	Nontaxable Income: Assistance From Student's Parents	Nontaxable Income: Other Nontaxable Income and Benefits	Student's Available Income ①
15	16	17	18	19	20	21	22	23	24

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

Cash and Bank Accounts	Home Equity	Investments and Other Real Estate Equity	Adjusted Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conversion %	Student's Contribution From Assets ②
25	26	27	28	29	30	31	32	33	34	35

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Social Security Adjustment	Total Income	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Medical-Dental Expenses	Casualty or Theft Loss(es)	Employment Allowance	Minimum Standard Allowance	Total Allowance	Parents' Available Income
36	37	38	39	40	41	42	43	44	45	46	47

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Adjusted Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conv. %	Income Supplement
48	49	50	51	52	53	54	55	56	57	58	59

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status†	Unusual Conditions ††
60	61	62	63

COMPUTATION OF PARENTS' CONTRIBUTION

Avail. Income and Income Supplement	Parents' Share of Student's Soc. Sec. Benefits	Adjusted Available Income	Total Parents' Contribution	Adjustment for Family Members in College %	Parents' Contribution from Income	Parents' Contribution from Assets	Parents' Contribution for Student
64	65	66	67	68	69	70	71

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

Budget Type	Duration of Budget	Expense Budget: Tuition, Fees, Books & Supplies	Expense Budget: Living Expenses	Expense Budget: Total Expenses	Student's Contribution: Available Income	Student's Contribution: Contribution From Assets	Student's Contribution: Summer Savings	Parents' Contribution	Total Family Contribution	Estimated Financial Need
Institutional 1	72	73	74	75	76	77	78	79	80	81
Institutional 2										
Institutional 3										
Institutional Adjustments										

ESTIMATED BASIC GRANT

Index = 82

ELIGIBILITY

83

FINANCIAL AID PACKAGING

Budget Type	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
Institutional 1	84	85	86	87	88	89
Institutional 2						
Institutional 3						
Institutional Adjustments						

① Student's "Available Income" for dependent students includes items from "Nontaxable Income" only.

② Computation for self-supporting students on 12-month basis. Multiplied by .75 if 9-month budget used.

NOTE See the back of this form for additional footnotes.

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Key to FAFNAR computation

	Dependent: 9 months	*Self-supporting: 9 or 12 months*
Student's information		
1. Name of student	Item 1	Item 1
2. Sex	Item 3	Item 3
3. Date of birth	Item 2	Item 2
4. Age	Current month and year minus month and year of birth	Current month and year minus month and year of birth
5. Social security number	Item 4	Item 4
6. Year in college	Item 68	Item 68
7. Marital status	Based on Item 7. See footnotes*	Based on Item 7. See footnotes*
8. Family members	Item 63	Item 63
9. Dependency status	Based on Items 9 through 12. See footnotes**	Based on Items 9 through 12. See footnotes**
10. Unusual conditions	See footnotes***	See footnotes***
11. Revision	Blank = original FAFNAR; Y (Yes) = revised FAFNAR	Blank = original FAFNAR; Y (Yes) = revised FAFNAR
12. Date printed	Date FAFNAR produced	Date FAFNAR produced
13. CSS identification number	Stamped on FAF	Stamped on FAF
14. CSS code	Item 72	Item 72
Computation of student's available income		
15. ◦Taxable income	Total of Items 41, 42, and 43	Total of Items 41, 42, and 43
16. ◦U.S. income tax	Appendix Table A or B	Appendix Table A or B
17. ◦F.I.C.A. tax	(5.85% of Item 41) + (5.85% of Item 42) ≤ $895 each	(5.85% of Item 41) + (5.85% of Item 42) ≤ $895 each
18. ◦Total taxes	U.S. income tax + F.I.C.A. tax	U.S. income tax + F.I.C.A. tax
19. ◦Taxable income after taxes	Taxable income minus total taxes	Taxable income minus total taxes
20. ◦Social security benefits	Item 48 (summer and academic year) minus parents' share of student's social security benefits	Item 48
21. ◦Veterans' educational benefits	Item 49	Item 49
22. ◦Assistance from student's parents	Zero	Item 45
23. ◦Other nontaxable income and benefits	Total of Items 46 and 50 (summer and academic year)	Total of Items 46 and 50
24. ◦Available income	Total of social security benefits, veterans' educational benefits, and other nontaxable income and benefits	Total of taxable income after taxes, social security benefits, veterans' educational benefits, assistance from student's parents, and other nontaxable income and benefits

◦ Depending on the duration of budget specified by the institution in the ISIR, computation is based on academic year (9 months) or on summer and academic year (12 months) income.

* Student's marital status
1. Unmarried
2. Married
3. Separated
4. Assumed married – reported as unmarried or separated, but data for spouse shown

** Student's dependency status
1. Self-supporting
2. Dependent
3. Assumed dependent

*** Student's unusual conditions
A. Student's year in institution assumed to be "1"
B. Student's other debts outstanding is $300 or more or exceeds assets
C. Student's dependency status in question – financial assistance from student's parents exceeds $600

	Dependent: 9 months	*Self-supporting: 9 or 12 months*
Computation of student's contribution from assets		
25. Cash and bank accounts	Item 56	Item 56
26. Home equity	Item 57 market value minus unpaid mortgage	Item 57 market value minus unpaid mortgage
27. Investments and other real estate equity	Item 58 market value minus unpaid mortgage or debt	Item 58 market value minus unpaid mortgage or debt
28. Adjusted business or farm net worth	Item 59 [(assets minus indebtedness) × percent of ownership] + Item 60 [(assets minus indebtedness) × percent of ownership] with Chapter 7, Table 1	Item 59 [(assets minus indebtedness) × percent of ownership] + Item 60 [(assets minus indebtedness) × percent of ownership] with Chapter 7, Table 1
29. Total assets	Total of equities and other assets	Total of equities and other assets
30. Other debts outstanding	Item 61	Item 61
31. Net worth	Total assets minus other debts outstanding	Total assets minus other debts outstanding
32. Asset protection allowance	Zero	Chapter 7, Table 2, based on student's age and family size
33. Discretionary net worth	Net worth minus asset protection allowance	Net worth minus asset protection allowance
34. Conversion percentage	35%	35%
35. Student's contribution from assets	Discretionary net worth × conversion percentage	*For 9 months,* discretionary net worth × conversion percentage × .75 *For 12 months,* discretionary net worth × conversion percentage

The calculation of the parents' contribution proceeds on the assumption of a 9-month budget duration. For the self-supporting student, if a 12-month calculation is desired, an adjustment is made when the "parents' contribution" entry is determined (see Index 79, below).

Computation of parents' available income		
36. Taxable and nontaxable income	Total of Items 14A, 14B, 14C, and 14D minus Item 16 + Items 18A and 18B	Total of Items 14A, 14B, 14C, and 14D minus Item 16 + Items 18A and 18B
37. Social security adjustment	Item 48 for summer and academic year	Zero
38. Total income	Taxable and nontaxable income minus social security adjustment	Taxable and nontaxable income minus social security adjustment
39. U.S. income tax	Item 20 or Appendix Table A or B	Item 20 or Appendix Table A or B
40. F.I.C.A. tax	(5.85% × Item 14A1) + (5.85% × Item 14A2) ≤ $895 each	(5.85% × Item 14A1) + (5.85% × Item 14A2) ≤ $895 each
41. State and other taxes	Total income × Chapter 6, Table 1 percentage	Total income × Chapter 6, Table 1 percentage
42. Medical/dental expenses	Item 22 in excess of 3% of total income	Item 22 in excess of 3% of total income
43. Casualty or theft loss(es)	Item 23	Item 23
44. Employment allowance	(If two parents, lesser of Items 14A1 and 14A2; or if one parent, Item 14A1 or 14A2) × 50% ≤ $1,500	(If two parents, lesser of Items 14A1 and 14A2; or if one parent, Item 14A1 or 14A2) × 50% ≤ $1,500
45. Minimum standard allowance	Chapter 6, Table 2, based on number of family members and year in college	Chapter 6, Table 2, based on number of family members and year in college
46. Total allowances	Total of taxes and allowable expenses	Total of taxes and allowable expenses
47. Parents' available income	Total income minus total allowances	Total income minus total allowances

	Dependent: 9 months	*Self-supporting: 9 or 12 months*
Computation of income supplement from parents' assets		
48. Home equity	Item 25 market value minus unpaid mortgage	Item 25 market value minus unpaid mortgage
49. Other real estate equity	Item 26 market value minus unpaid mortgage	Item 26 market value minus unpaid mortgage
50. Investments equity	Item 27 market value minus unpaid debt	Item 27 market value minus unpaid debt
51. Adjusted business or farm net worth	Item 28 [(assets minus indebtedness) × percent of ownership] + Item 29 [(assets minus indebtedness) × percent of ownership] with Chapter 6, Table 3	Item 28 [(assets minus indebtedness) × percent of ownership] + Item 29 [(assets minus indebtedness) × percent of ownership] with Chapter 6, Table 3
52. Cash and bank accounts	Item 30	Item 30
53. Total assets	Total of equities and other assets	Total of equities and other assets
54. Other debts outstanding	Item 31	Item 31
55. Net worth	Total assets minus other debts outstanding	Total assets minus other debts outstanding
56. Asset protection allowance	Chapter 6, Table 4 allowance based on parents' age and number of parents	Chapter 6, Table 4 allowance based on parents' age and number of parents
57. Discretionary net worth	Net worth minus asset protection allowance	Net worth minus asset protection allowance
58. Conversion percentage	Chapter 6, Table 5, based on discretionary net worth and available income	Chapter 6, Table 5, based on discretionary net worth and available income
59. Income supplement	Discretionary net worth × conversion percentage, or Appendix Table D	Discretionary net worth × conversion percentage, or Appendix Table D
Parents' information		
60. Family members	Item 35 (plus one person if Item 36 is checked)	Item 35 (plus one person if Item 36 is checked)
61. Family members in college	Item 37 (plus one person if Item 38 is checked)	Item 37 (plus one person if Item 38 is checked)
62. Family status	Based on Item 32. See footnotes †	Based on Item 32. See footnotes †
63. Unusual conditions	See footnotes ††	See footnotes ††
Computation of parents' contribution		
64. Available income and income supplement	Parents' available income + income supplement	Parents' available income + income supplement
65. Parents' share of student's social security benefits	Item 48 (summer and academic year) × Chapter 6, Table 6 percentage	Zero

† Parents' family status
1. Two parents, married
2. Two parents, separated or divorced
3. One parent, male
4. One parent, female
5. Indeterminate, one parent assumed
6. Indeterminate, two parents assumed

†† Parents' unusual conditions
A. U.S. tax reported for 1976 is blank or zero; calculated tax used
B. U.S. tax reported for 1976 is less than 80% of calculated tax; reported tax used
C. U.S. tax reported for 1976 exceeds calculated tax by 10% or more; calculated tax used
D. Income for 1977 differs by $2,000 from 1976 income
E. Medical and dental expenses reduce parents' contribution by $100 or more
F. Casualty or theft loss(es) reduce parents' contribution by $100 or more

	Dependent: 9 months	*Self-supporting: 9 or 12 months*
Computation of parents' contribution, continued		
66. Adjusted available income	Available income and income supplement + parents' share of student's social security benefits	Available income and income supplement + parents' share of student's social security benefits
67. Total parents' contribution	Chapter 6, Table 7 or Appendix Table E, based on adjusted available income	Chapter 6, Table 7 or Appendix Table E, based on adjusted available income
68. Adjustment for family members in college percentage	Chapter 6, Table 8	Chapter 6, Table 8
69. Parents' contribution from income	[Chapter 6, Table 7 or Appendix Table E, based on (parents' available income + parents' share of student's social security benefits)] × adjustment for family members in college percentage	[Chapter 6, Table 7 or Appendix Table E, based on (parents' available income + parents' share of student's social security benefits)] × adjustment for family members in college percentage
70. Parents' contribution from assets	(Total parents' contribution × adjustment for family members in college percentage) minus parents' contribution from income	(Total parents' contribution × adjustment for family members in college percentage) minus parents' contribution from income
71. Parents' contribution for student	Total parents' contribution × adjustment for family members in college percentage	Total parents' contribution × adjustment for family members in college percentage
Student's expense budgets and estimates of financial need		
72. Duration of budget	Selected by institution in IESE. If no selection made, 9 months	Selected by institution in IESE. If no selection made, 12 months
Expense budget		
73. Tuition, fees, books, and supplies	IESE	IESE
74. Living expenses	IESE	IESE
75. Total expenses	Tuition, fees, books, and supplies + living expenses	Tuition, fees, books, and supplies + living expenses
Student's contribution		
76. Available income	*For 9 months or less,* (student's available income ÷ 9) × duration of budget *For 10, 11, or 12 months,* student's social security benefits + [(veterans' educational benefits for summer and academic year ÷ 12) × duration of budget] + student's other nontaxable income and benefits	*For 9 months or less,* (9 months' calculation of student's available income ÷ 9) × duration of budget; if student's spouse's employment allowance option chosen in IESE, minus [(Item 42 for academic year × 50% [≤ $1,500]) ÷ 9] × duration of budget *For 10, 11, or 12 months,* (12 months' calculation of student's available income ÷ 12) × duration of budget; if student's spouse's employment allowance option chosen in IESE, minus [(Item 42 for summer and academic year × 50% [≤ $1,500]) ÷ 12] × duration of budget
77. Contribution from assets	(Student's contribution from assets ÷ 9) × duration of budget	[(Student's discretionary net worth × 35%) ÷ 12] × duration of budget

	Dependent: 9 months	*Self-supporting: 9 or 12 months*
Student's expense budgets and estimates of financial need, continued		
78. Summer savings	Depending on option chosen in IESE, CSS summer savings expectation, based on year in school; or institutionally specified expectation, based on year in school and sex *For less than 9 months,* (above calculation ÷ 9) × duration of budget *For 10 or 11 months,* above calculation × .66 or .33, for 10 or 11 months, respectively *For 12 months,* zero	*For 9 months,* depending on option chosen in IESE, CSS summer savings expectation, based on year in school; or institutionally specified expectation, based on year in school and sex; or [student's available income (12 months' calculation minus 9 months' calculation)] minus [(living expenses ÷ duration of budget) × 3 months] *For less than 9 months,* (above calculation ÷ 9) × duration of budget *For 10 or 11 months,* above calculation × .66 or .33, for 10 or 11 months, respectively *For 12 months,* zero
79. Parents' contribution	Parents' contribution for student; however, if parents' contribution for student is negative and alternate computation option chosen in IESE, zero *For other than 9 months,* (above figure ÷ 9) × duration of budget	Blank
80. Total family contribution	Total of student's available income, student's contribution from assets, summer savings, and parents' contribution	Total of student's available income, student's contribution from assets, and summer savings
81. Estimated financial need	Total expenses minus total family contribution	Total expenses minus total family contribution
Estimated Basic Grant		
82. Index	Calculated according to Basic Grant guidelines	Calculated according to Basic Grant guidelines
83. Eligibility	Message related to index and other factors affecting eligibility	Message related to index and other factors affecting eligibility
Financial aid packaging		
84. Estimated Basic Grant award	Based on estimated Basic Grant index, IESE Basic Grant budget, and Basic Grant payment schedule	Based on estimated Basic Grant index, IESE Basic Grant budget, and Basic Grant payment schedule
85. Estimated state award	Based on procedures and other data supplied by state scholarship or grant program	Based on procedures and other data supplied by state scholarship or grant program
86. Fund 1	Calculated according to formula supplied by institution in IESE	Calculated according to formula supplied by institution in IESE
87. Fund 2	Calculated according to formula supplied by institution in IESE	Calculated according to formula supplied by institution in IESE
88. Fund 3	Calculated according to formula supplied by institution in IESE	Calculated according to formula supplied by institution in IESE
89. Remaining need	Estimated financial need minus (estimated Basic Grant award + estimated state award + fund 1 + fund 2 + fund 3); if negative, entry is zero	Estimated financial need minus (estimated Basic Grant award + estimated state award + fund 1 + fund 2 + fund 3); if negative, entry is zero

8. Procedures for processing the PCS and FAF

This chapter describes the central procedures followed by the CSS in handling PCSs and FAFs submitted for processing. Procedures developed by the CSS are designed to consider all documents in a consistent, efficient manner. It is helpful for aid administrators to understand the steps involved in central processing so that they can be aware of edit procedures and other services that may affect their review of need analysis documents and so that they may better counsel students when questions arise.

Central processing procedures for the PCS

Figure 1 presents a step-by-step description of the CSS central need analysis service, from the time the PCS is submitted by the parents and arrives at the processing center to the time copies of the PCS and FNAR are mailed to the institutions or agencies. Arrows made of broken lines show that the steps to which they lead occur only sometimes, not in all cases. Boxes that are made of broken lines indicate that the steps are initiated by the parents, not by the CSS.

1. The Parents' Confidential Statement is received from the parents by the CSS. The filled-in PCSs are stamped with the date of receipt on the upper right-hand corner of the first page and validated for the amount of the processing fee received. PCSs received without a fee are returned to the filer. Each PCS is reviewed to determine if a four-digit CSS code number has been listed for each institution or agency designated to receive a copy of the PCS and the analysis. If the code has not been provided by the family, the CSS fills in the appropriate code number.

2. PCSs are forwarded for keypunching. Information used in the computation of the total family contribution is keypunched and verified.

3. A random sample of PCSs is selected for quality control. This procedure reveals any problems in the processing system and provides a measure of the turnaround time. To monitor the reliability of the data reported on the Parents' Confidential Statement, the CSS requests a certified copy of the income tax forms from the Internal Revenue Service for the families in this sample. The authorization form on the PCS is used in making this request. The institution, of course, has the option of requiring parents to sign another authorization form or requesting an income tax form from the parents in order to verify the data presented in the PCS.

4. The data from the PCSs are then edited, using fixed parameters which serve as checks and balances to ensure that the data used in the analysis are documented or explained.

5. A form is produced by the CSS and sent to parents, acknowledging receipt of the PCS for the student applicant. The Acknowledgment shows the names and code numbers of the institutions or scholarship agencies designated to receive the PCS. A Correction Stub, which allows parents to correct any inaccurate code numbers they may have entered on the PCS and an Additional College Request form (so that additional institutions and agencies can be designated to receive the PCS) are also a part of the Acknowledgment. Parents are not charged an additional fee for the correction of erroneous code numbers. The Acknowledgment form is shown in Figure 2.

The Acknowledgment also affords an opportunity for institutions and agencies to communicate with students regarding aid program requirements or application procedures. As

Figure 1. Steps in processing the PCS

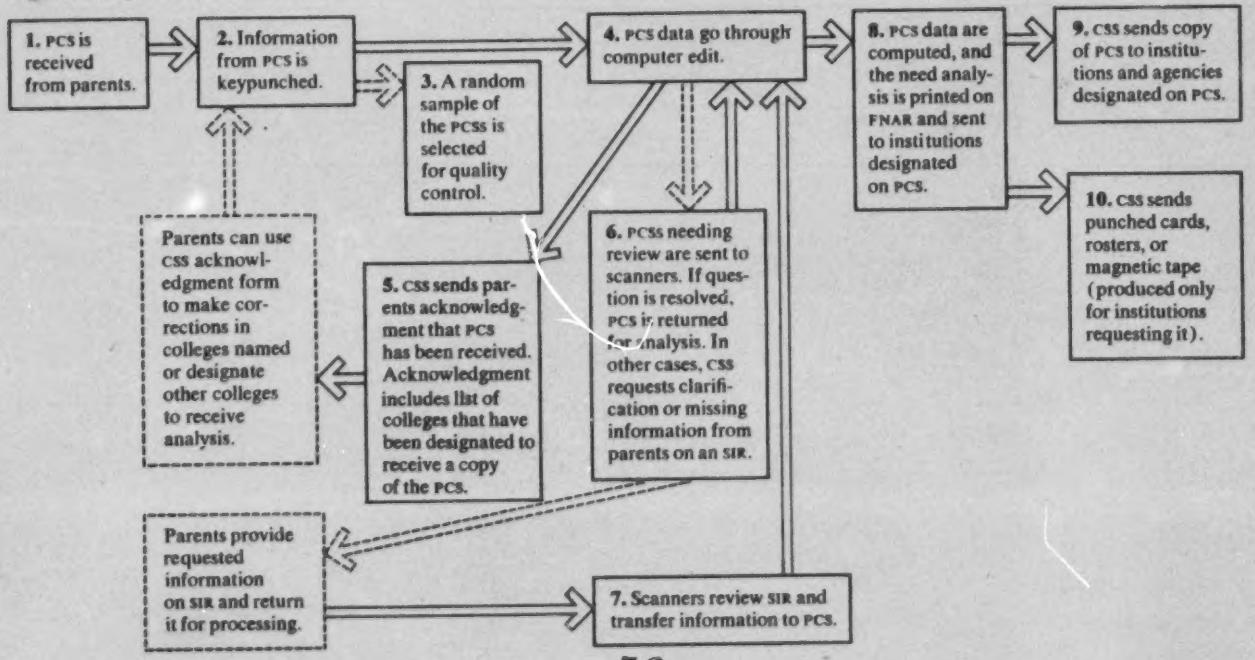

1. PCS is received from parents.
2. Information from PCS is keypunched.
3. A random sample of the PCSs is selected for quality control.
4. PCS data go through computer edit.
5. CSS sends parents acknowledgment that PCS has been received. Acknowledgment includes list of colleges that have been designated to receive a copy of the PCS.
6. PCSs needing review are sent to scanners. If question is resolved, PCS is returned for analysis. In other cases, CSS requests clarification or missing information from parents on an SIR.
7. Scanners review SIR and transfer information to PCS.
8. PCS data are computed, and the need analysis is printed on FNAR and sent to institutions designated on PCS.
9. CSS sends copy of PCS to institutions and agencies designated on PCS.
10. CSS sends punched cards, rosters, or magnetic tape (produced only for institutions requesting it).
Parents can use CSS acknowledgment form to make corrections in colleges named or designate other colleges to receive analysis.
Parents provide requested information on SIR and return it for processing.

Figure 2. Acknowledgment

COLLEGE SCHOLARSHIP SERVICE
Academic Year 1977-78

STUDENT'S LAST NAME	FIRST NAME	M.I.	SEX
BROWN	MARY	A	F

DATE OF BIRTH MONTH	DAY	YEAR	SOCIAL SECURITY NUMBER
01	18	59	012-34-5678

ACKNOWLEDGMENT DATE MONTH	DAY	YEAR	CSS NUMBER
11	09	76	1423489

CORRECTION STUB

Codes of Institutions and Scholarship Programs	
1. 1070	4. 6543
2. 1593	5.
3. 5115	6.

Retain this stub if the above codes are correct. If not, correct any code error directly below the incorrect one and return only this stub to the CSS.

ACKNOWLEDGMENT – Keep for your records. This is not an invoice.

Your Parents' Confidential Statement (PCS) or Additional College Request (ACR) has been received by the CSS. Copies of the PCS and the analysis will be sent (normally within the next two weeks unless additional information is needed from you) to the institutions and programs listed below. If more than six institutions and programs were listed on your PCS, an additional Acknowledgment naming these institutions will soon be sent. An Acknowledgment also is sent each time you request that additional institutions or scholarship programs receive your PCS.

Some institutions and scholarship programs have not been assigned code numbers and are included in the general code designated as 1000. If 1000 appears on this form, your PCS will be forwarded to the institutions you have named. If the address was incomplete or missing, the CSS will ask you to supply more complete information.

The institutions and programs you listed on the PCS or ACR are shown with their code numbers. Please verify the accuracy of this information. If all the code numbers are correct, retain the stub and take no further action. If a code number is incorrect, enter the correct code below the incorrect one and *return only the Correction Stub* on the left to the CSS. It is not possible to delete or to substitute an institution or program for one already listed on the Acknowledgment.

Do not use the Correction Stub to request copies for additional institutions and programs. The ACR form below allows you to name additional recipients of your PCS. Do NOT rename any of the institutions and programs shown on this Acknowledgment or previously listed on your PCS.

In any future communications with the CSS, please use the form of student's name and the CSS number shown on the Correction Stub.

The code numbers listed on the Correction Stub above correspond in sequence to the institutions and programs listed below.

The message codes correspond to messages which institutions and programs (named to the left of the code) wish you to note. Specific meanings of each code may be found on the back of this form.

Names of institutions and scholarship programs to receive your PCS.	Message Codes						
1 BRADLEY UNIVERSITY	A				E	F	
2 OHIO UNIVERSITY		B	C		E	F	G
3 COLLEGE OF WILLIAM AND MARY	A			D	E	F	
4 OKLAHOMA CITY UNIVERSITY	A		C	D		F	G
5.							
6							

ADDITIONAL COLLEGE REQUEST (ACR) FORM
Academic Year 1977-78

STUDENT'S LAST NAME	FIRST NAME	M.I.	SEX
BROWN	MARY	A	F

DATE OF BIRTH MONTH	DAY	YEAR	SOCIAL SECURITY NUMBER
01	18	59	012-34-5678

ACKNOWLEDGMENT DATE MONTH	DAY	YEAR	CSS NUMBER
11	09	76	1423489

We authorize transmittal of copies of the PCS for the above-named student to the recipients named on this form.

PARENTS' NAME (PRINT)

ADDRESS

CITY, STATE, ZIP CODE

SIGNATURE

DO NOT SEND TO CSS AFTER

SEPTEMBER 1, 1977

Detach and u
and programs

IMPORTANT - Check the box next to
programs you enter below and enclo

1 ☐ $3.25 2 ☐ $5.50 3 ☐ $7.75 4

Use this form if you want your PCS sent t
NOT previously requested. Do not renam
shown above. To avoid delay, do not send a
information in the boxes below.

See the CSS CODE LIST which came with the PCS. If an institution or program is not listed, print the full name and address (city and state) and leave the CSS Code No. box blank.	CSS Code No.	Names

Be sure to enclose check or money order
or program listed above and $2.25 for eac
cash or stamps. Any ACR form received w

COMPLETE AND MAIL THIS FORM
College Scholarsh

BOX 176, PRINCETON

INSTITUTIONAL AND PROGRAM MESSAGES

If message codes A, B, C, F, and G appear for a named institution/program, the additional information requested is to be sent directly to that institution/program. DO NOT SEND THE ADDITIONAL INFORMATION TO THE CSS.

A = Parents must send the institution/program a copy of their 1975 U.S. income tax return (Form 1040 or 1040A), making certain that the student is clearly identified on the copy.

B = Parents must send the institution/program a copy of their 1976 U.S. income tax return (Form 1040 or 1040A) as soon as it is available, making certain that the student is clearly identified on the copy.

C = Student must submit the institution's/program's application for financial aid.

D = Student must be admitted to the institution before an aid commitment may be made.

E = Student must apply for the Basic Grant Program. For additional information, see below.

F = Student should apply, if appropriate, for his or her state's scholarship/grant program.

G = Student should forward social security number to the institution/program, specifying student's full name, address, and the CSS number given on the front side of this Acknowledgment.

BASIC GRANT PROGRAM

The Basic Grant Program provides awards of up to $1,400 to eligible students enrolled for at least half-time study in a post-high-school institution. Information about this program is available from high schools, post-high-school institutions, or the Basic Grant Program, P.O. Box 84, Washington, DC 20044.

Figure 3. Delayed in Processing Report

PARENTS' CONFIDENTIAL STATEMENTS DELAYED IN PROCESS FOR COLLEGE CODE 1000 PAGE 1
AS OF 05/15/77

LAST NAME	FIRST NAME	M I	S X	DATE OF BIRTH	SOCIAL SECURITY	YR CL	TYPE	CSS OFF	DATE RECEIVED	DATE OF SIR	CSS ID NO.
DOE	KAREN	M	2	03 25 59	982453715	1	ORIGINAL	PO	10 31	11 10 76	1311201
JONES	BONNIE	L	2	09 14 59	063543372	1	ACR	PO	04 06	04 14 77	2881313
SMITH	JOHN		1	04 20 56	074438333	3	REVISED	PO	04 13	04 15 77	2951450
YATES	JOAN	R	2	05 08 58	163448994	1	ORIGINAL	PO	03 25	03 31 77	2763016

many as seven messages (selected by the institution in the IESE) may be transmitted to aid applicants in this manner. These messages appear on the reverse of the Acknowledgment form.

6. A Supplementary Information Request (SIR) form (see sample case on page 81) is produced for Parents' Confidential Statements that are incomplete or have conditions requiring internal review. A message is printed on the SIR for each PCS item requiring review.

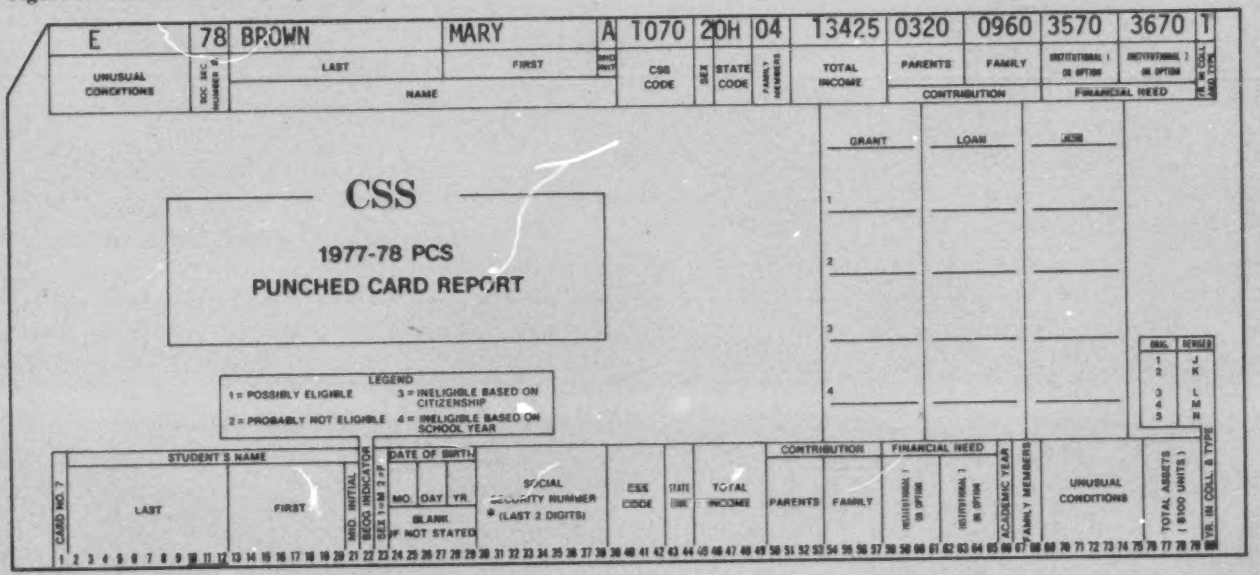
If a questioned entry can be resolved by clerically reviewing the PCS, the correct data are noted on the SIR. In some instances questions concerning the PCS entries cannot be resolved by clerical review. In these cases a copy of the SIR is sent to the parents, requesting the necessary information. A listing of these circumstances appears following this list of procedures.

If, because a SIR had to be sent to the parents, complete processing of a PCS is delayed for 15 days or more, a PCS Delayed in Processing Report is automatically prepared and mailed to the financial aid administrator at each institution or scholarship program designated as a recipient. The Delayed in Processing Report gives the financial aid administrator the names of those students who specified that institution as a recipient of the PCS but whose PCSS have been delayed in processing. A student's name is dropped from the next report following the completion of processing. A facsimile of this report is shown in Figure 3. Many aid administrators get in touch with students whose names appear on this report to bring their attention to the fact that information is needed to finish processing their PCSS.

7. The scanners who review the PCS and SIR transfer the appropriate clarification to the PCS and identify it by the notation "CSS."

8. A Financial Need Analysis Report (FNAR) is produced initially only for PCSS that contain no conditions that would require further review. The FNAR contains the current analysis, as well as any previous year's analysis, of the PCS with all significant information used in the computation.

Figure 4. PCS Punched Card Report



Once missing data or clarification needed in the computation have been noted on the PCS, FNARS for PCSS requiring review are produced and sent to each designated institution or agency. Financial aid administrators are encouraged to review the FNAR to consider whether individual circumstances warrant adjustments in the figure suggested as the expected contribution.

9. After the FNAR has been prepared, a copy of the PCS is produced for each designated institution or scholarship program, so that the complete original information provided by the parents can be available for analysis by the aid administrator. The financial aid administrator can review the data provided on the PCS to determine if any adjustment in the CSS computation is needed.

10. A PCS Punched Card Report or Cumulative Roster, containing most of the basic need analysis data given on the FNAR, may also be produced if the financial aid administrator requests such reports. PCS punched cards or rosters are offered at no charge. Both forms of output may be obtained for an annual fee of $25. The punched card can provide input to a data processing system; and the card or roster is useful as a master file on which aid decisions, federal-report information, and other data may be recorded. Either of these reporting tools can serve as a major control document and data source in the financial aid office. Aid administrators have an option of requesting that either the negative contribution or the alternate contribution figure be shown on CSS output, including punched cards and rosters. Figure 4 shows a sample punched card with a description of the layout showing key data from the FNAR. Figure 5 illustrates the PCS Cumulative Roster.

Figure 5. Cumulative Roster of PCS Filers

COLLEGE SCHOLARSHIP SERVICE
CUMULATIVE ROSTER OF 1977-78 PCS FILERS

XYZ UNIVERSITY	8585	02/17/77	1

STUDENT'S NAME			SEX	SOCIAL SECURITY NUMBER			STATE CODE	YEAR IN COLLEGE	DEPENDENCY STATUS	PARENTS' TOTAL/ STUDENT'S TAXABLE AND NON-TAXABLE INCOME	PARENTS' CONTRIBUTION	STUDENT'S CONTRIBUTION	TOTAL FAMILY CONTRIBUTION					DATE STATEMENT ORIGINALLY PROCESSED OR REVISED	
LAST	FIRST	M.I.																	
BARBER	SAM	A	M	056	48	1126	AL	2	3	12165	2470	540	3010					01/18/77	
CHAPMAN	BOBBY	E	F	083	44	1328	MD	1	3	10000	765	500	1265					12/15/76	
DEGLER	SUSAN	F	F	102	46	0610	MD	3	3	20840	3028	842	3870					02/02/77	
JOHNSON	FRED	F	M	102	46	0822	CA	4	3	5100	-750	500	-250					11/15/76	
LARASON	ROBERT	W	M	056	94	2014	IL	1	3	15350	1572	1390	2962					12/05/76	
ROJO	JOANN	S	F	036	01	5278	WY	5	3	25800	4200	650	4850					02/15/77	

The CSS requests additional information from parents when:

PCS Item 1 – Student's name	Name is missing or illegible.
PCS Item 6 – Institutional and scholarship programs	Name of an institution or scholarship program is illegible, or no entry appears.
PCS Item 15 – Business or farm ownership	"Yes" is checked, indicating farm or business ownership, but appropriate supplement is not submitted with PCS.
PCS Item 16A1 – Father's salary	1976 income is not listed, and no explanation is given elsewhere on the PCS.
PCS Item 16A2 – Mother's salary	Family status indicates one parent, female (separated, divorced or widowed), but 1976 income is not listed and no explanation is given elsewhere on the PCS.
PCS Item 16B – Dividends	A market value of greater than $10,000 is listed in PCS Item 30 (investments), but no income is given in Item 16B.
PCS Item 16C – Interest income	An amount greater than $10,000 is listed in PCS Item 31 (cash, savings, checking accounts); no income is given in Item 16C.

PCS Item 16D – Other taxable income	PCS indicates farm or business ownership, but 1976 income is not listed and no explanation is given. *or* The parents list real estate other than the family residence with a market value greater than $20,000 in PCS Item 29 (other real estate), but report no income in 16D. *or* Family status indicates one parent, female (separated or divorced), but no income from child support or alimony is shown and no explanation is given.
PCS Item 20A – Social security benefits	Family status indicates mother living, father deceased or father living, mother deceased, but social security benefits are not reported and no explanation is given.
PCS Item 20B – Other nontaxable income	Family status indicates one parent, female (separated or divorced), but no income from child support or alimony is shown and no explanation is given.
PCS Item 28 – Home, if owned or being purchased	The unpaid mortgage exceeds present market value. *or* The purchase price or year of purchase is provided and both the market value and unpaid mortgage are missing. *or* The unpaid mortgage is present but market value is missing.
PCS Item 30 – Investments	An amount greater than $500 is listed in PCS Item 16B (dividends), but no market value is given in Item 30.
PCS Item 31 – Cash, savings, and checking accounts	An amount greater than $500 is listed in PCS Item 16C (interest income), but no value is given in Item 31.
PCS Item 36A – Student's social security benefits	Family status indicates mother living, father deceased or father living, mother deceased, but social security benefits are not reported and no explanation is given.

Figure 6. Steps in processing the FAF

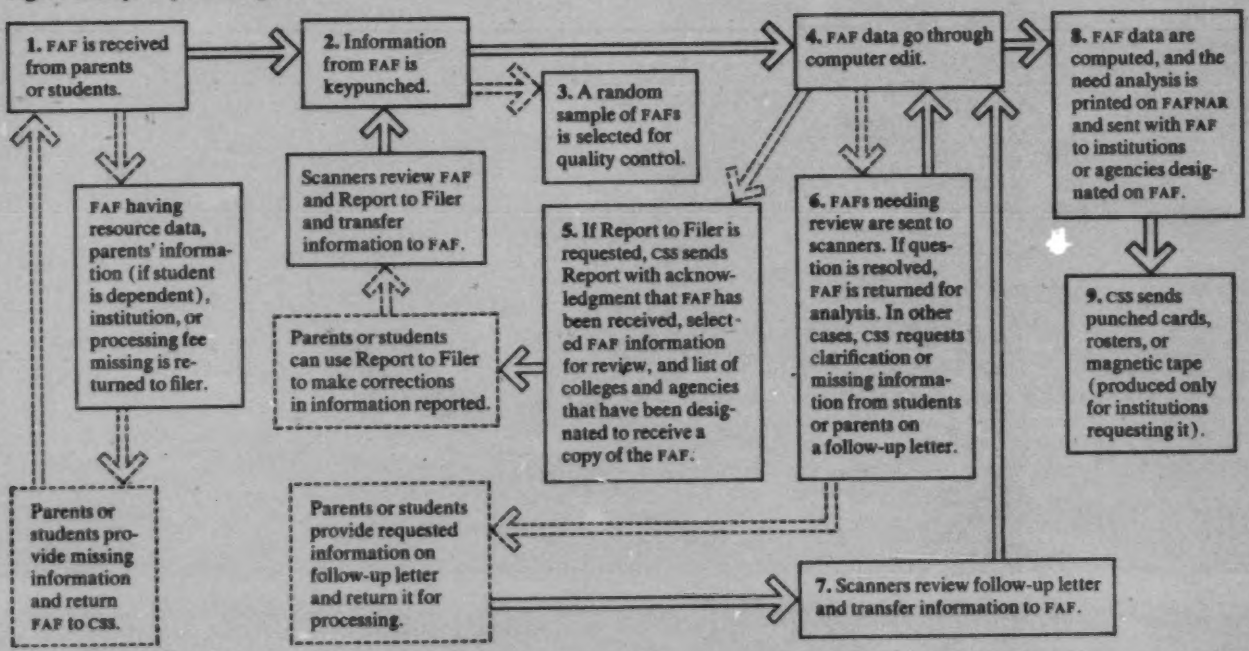

1. FAF is received from parents or students.
2. Information from FAF is keypunched.
3. A random sample of FAFs is selected for quality control.
4. FAF data go through computer edit.
8. FAF data are computed, and the need analysis is printed on FAFNAR and sent with FAF to institutions or agencies designated on FAF.
9. CSS sends punched cards, rosters, or magnetic tape (produced only for institutions requesting it).
FAF having resource data, parents' information (if student is dependent), institution, or processing fee missing is returned to filer.
Scanners review FAF and Report to Filer and transfer information to FAF.
Parents or students can use Report to Filer to make corrections in information reported.
5. If Report to Filer is requested, CSS sends Report with acknowledgment that FAF has been received, selected FAF information for review, and list of colleges and agencies that have been designated to receive a copy of the FAF.
6. FAFs needing review are sent to scanners. If question is resolved, FAF is returned for analysis. In other cases, CSS requests clarification or missing information from students or parents on a follow-up letter.
Parents or students provide missing information and return FAF to CSS.
Parents or students provide requested information on follow-up letter and return it for processing.
7. Scanners review follow-up letter and transfer information to FAF.

Figure 7. Report to FAF Filer

COLLEGE SCHOLARSHIP SERVICE
BOX 380, BERKELEY, CA 94701

REPORT TO FAF FILER for 1977-78
CONFIDENTIAL

CSS code numbers and names of institutions and scholarship programs to receive your FAF.		Message Codes
1. 4687	SAN JOSE STATE UNIVERSITY	B E F
2.		
3.		
4.		
5.		
6.		
7.		

The College Scholarship Service recently received your Financial Aid Form (FAF).

Your FAF is being sent to the institutions and programs listed at the left. To the right of the listing are message codes corresponding to messages which the institutions or programs wish you to note. Specific meanings of each code may be found on the back of this form.

Information reported in the FAF which is essential to the analysis of your need is printed below to give you an opportunity to review its accuracy. Any errors in the reported information should be corrected by crossing out the incorrect figure and entering the correct figure in the space immediately below the incorrect entry. Explain on the back of this form any revisions that you make. This corrected form should be returned to the CSS office whose address is shown above.

DO NOT RETURN THIS FORM IF THE INFORMATION IS CORRECT.

To the filer of the FAF for

JANICE C RIGBY
738 WALLACE DRIVE
MADRONA, CA 90621

STUDENT'S INFORMATION

Sex	Date of Birth			Social Security Number			Year in College	CSS Number
F	11	18	56	099	12	4121	3	R070004

INCOME

	Wages, Salaries, Tips, and Other Compensation		Dividends	Interest	Other Taxable Income	Adjustments To Income	Financial Assistance from Parents		Social Security Benefits	Veterans Educational Benefits	Other Non-taxable Income and Benefits
	Father	Mother									
PARENTS 1976	10200	2400	0	0	0	750			0	0	
STUDENT Summer 1977	Student 620	Spouse 0			0		Student 0	Spouse 0	0	0	0
Academic Year 1977-78	0	0			0		500	0	0	0	0

EXPENSES

	1976 U.S. Income Tax Paid	1976 IRS Deductions	1976 Medical and Dental Expenses	1976 Casualty or Theft Loss(es)
PARENTS	1074	2200	1033	0
STUDENT				

ASSETS AND INDEBTEDNESS

	Calculated (Market value minus mortgage or debt)				Cash, Savings, and Checking Accounts	Other Debts Outstanding
	Home	Other Real Estate	Investments	Net Worth of Business or Farm X% ownership		
PARENTS	22000	0	0	24000	500	4800
STUDENT	0	0		0	0	0

OTHER INFO.

	Marital Status	No. of Exemptions	Size of Household	No. in College
PARENTS	M	6	6	2
STUDENT	U		1	1

M=Married
U=Unmarried

CSS ESTIMATE OF EXPECTED CONTRIBUTION

THE FOLLOWING POINTS SHOULD BE KEPT IN MIND WHEN INTERPRETING THIS REPORT:

- The responsibility for determining a student's need rests with the institution or program receiving the Financial Aid Form.
- Decisions about financial aid awards are also the responsibility of the institution or program.
- Information in addition to the FAF may be considered in making a financial aid award.
- Awards made by institutions or programs are frequently limited by the amount of funds available or by institutional or program policies.

ESTIMATED PARENTS' CONTRIBUTION = $ 53

The CSS Estimated Parents' Contribution for Student was calculated for the academic year on the basis of the information submitted by you on the FAF. It is a **preliminary** estimate. The institution or program may change this figure because of additional information or other factors. In addition, a portion of the student's income, assets, and benefits may be included in the total family contribution. An explanation of how the total family contribution is calculated is given in the booklet *Meeting College Costs*, which is available free from most high schools and colleges.

OR

The CSS Estimated Student's Resources were calculated for a 12-month period on the basis of information submitted by you on the FAF. It is a **preliminary** estimate. The institution or program may change this figure because of additional information or other factors. This estimate should be compared with the institution's direct educational costs and living expense budget for 12 months.

YOU APPEAR TO BE ELIGIBLE FOR A BASIC GRANT. CSS ENCOURAGES YOU TO APPLY.

Figure 7. Report to FAF Filer, continued

INSTITUTIONAL AND PROGRAM MESSAGES

If message codes A, B, C, F, G, and H appear for a named institution/program, the additional information requested is to be sent directly to that institution/program. DO NOT SEND THE ADDITIONAL INFORMATION TO THE CSS.

A = Parents must send the institution/program a copy of their 1975 U.S. income tax return (Form 1040 or 1040A), making certain that the student is clearly identified on the copy.

B = Parents must send the institution/program a copy of their 1976 U.S. income tax return (Form 1040 or 1040A) as soon as it is available, making certain that the student is clearly identified on the copy.

C = Student must submit the institution's/program's application for financial aid.

D = Student must be admitted to the institution before an aid commitment may be made.

E = Student must apply for the Basic Grant Program. For additional information, see below.

F = Student should apply, if appropriate, for his or her state's scholarship/grant program.

G = Student should forward social security number to the institution/program, specifying student's full name, address, and the CSS number given on the front side of this Report.

H = Parents' financial data must be submitted to the institution/program even if student is self-supporting.

BASIC GRANT PROGRAM

The Basic Grant Program provides awards of up to $1,400 to eligible students enrolled for at least half-time study in a post-high-school institution. Information about this program is available from high schools, post-high-school institutions, or the Basic Grant Program, P.O. Box 84, Washington, DC 20044.

EXPLANATION OF REVISIONS

Explain below any corrections or revisions that you made on the front side of this Report. Be certain to identify the information you are altering. If appropriate, itemize and give dollar amounts.

Central processing procedures for the FAF

Figure 6 presents a step-by-step description of the CSS central need analysis service, from the time the FAF arrives at the processing center to the time copies of the FAF and the FAFNAR are mailed to the institution or program. Boxes that are made of broken lines indicate that the step is initiated by the student or parents, not by the CSS. Arrows made of broken lines show that the step to which the arrow leads occurs only sometimes, not in all cases.

1. The FAF is received from the student or parents by the CSS. It is then stamped with the date of receipt on the upper right-hand corner of the first page, validated for the amount of the processing fee received, and a four-digit CSS code is assigned for each institution or program listed to receive the FAF.

In order to expedite processing, the CSS immediately returns the FAF to the filer with a letter of explanation if the institutions and programs to receive the FAF have not been listed, or if the student has not completed the estimated 1977-78 income items, or the parents' information has not been completed and the student is dependent, or the processing fee has not been paid.

2. The FAF is forwarded for keypunching. Information used in the computation is keypunched and verified.

3. A random sample is selected for quality control. This procedure reveals any problems in the processing system and provides a measure of the turnaround time.

4. The data from the FAF are then edited, using fixed parameters which serve as checks and balances to ensure that the data used in the analysis are documented or explained.

5. If the filer of the FAF has requested it, a Report to Filer is produced by the CSS. The Report acknowledges receipt of the FAF and shows names and code numbers of the institutions or scholarship agencies designated to receive the FAF. The Report also reproduces essential data from the FAF so that the filer can review their accuracy. Correction of erroneous data or presentation of new information is possible by returning the corrected or revised Report to the CSS. There is no charge for revisions to CSS data. An estimated parents' contribution (or student's contribution for self-supporting students) is also provided in the Report. The Report to Filer is shown in Figure 7.

6. An internal edit form is produced for FAFs that are incomplete or that require internal review. The item number is printed on the form for each FAF item requiring review. If the FAF item cannot be resolved by clerical review, a follow-up letter is sent to the filer, requesting the necessary information.

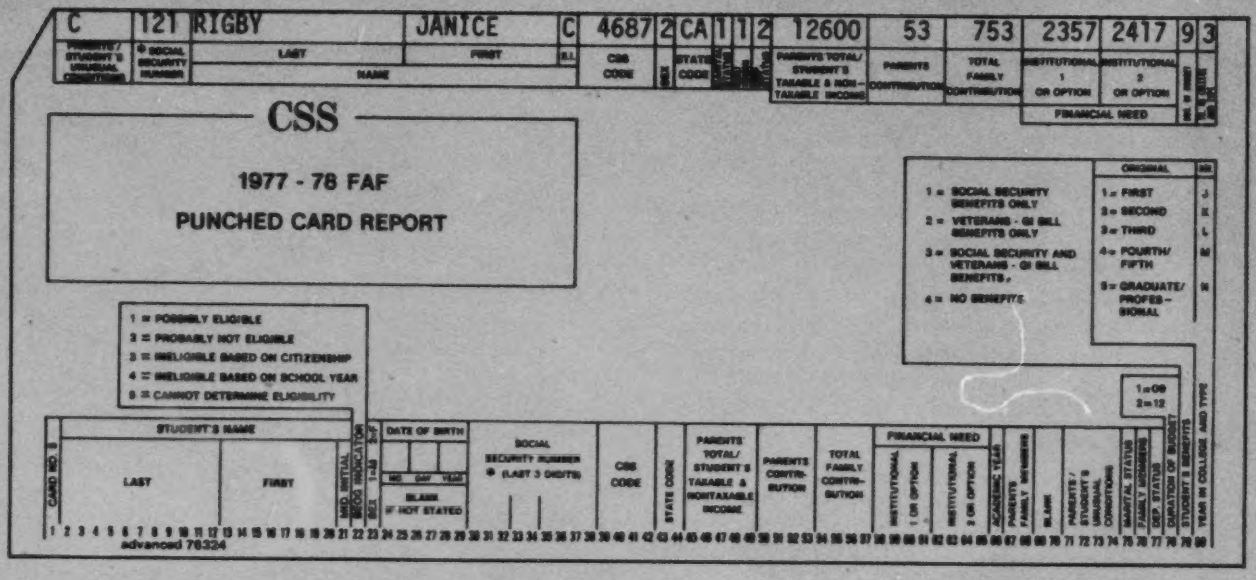
7. The filer's response to the follow-up letter is clerically reviewed and the correct data are entered on the internal edit form and on the FAF. If the CSS makes a change or clarification on the FAF, it is identified by the notation "CSS."

8. A Financial Aid Form Need Analysis Report (FAFNAR) is produced initially only for FAFs that contain no conditions that require further review.

Once missing data or clarification needed in the computation have been noted on the FAF, FAFNARs for FAFs requiring review are produced. Financial aid administrators are encouraged to review the FAFNAR to consider whether individual circumstances warrant adjustments in the figures provided.

After the FAFNAR has been prepared, the FAF is matched

Figure 8. FAF Punched Card Report



with it and they are mailed together to the institution named by the filer.

9. A FAF Punched Card Report or Cumulative Roster of FAF Filers, containing most of the basic computational data used in the production of the FAFNAR, may also be produced if the financial aid administrator requests such reports. Either is offered at no charge; both for a small annual charge. Figure 8 shows a sample FAF Punched Card Report with a description of the layout showing key data from the FAFNAR. Figure 9 shows a sample Cumulative Roster of FAF Filers.

The CSS requests additional information from student or parents when:

FAF Item 1 – Student's name	Name is missing or illegible.
FAF Item 14A1 – Father's salary	1976 father's salary is not listed, and no explanation is given elsewhere on the FAF.
FAF Item 14A2 – Mother's salary	Family status indicates one parent, female (separated, divorced or widowed) but 1976 mother's salary is not listed, and no explanation is given elsewhere on the FAF.
FAF Item 14D – Other taxable income	FAF indicates farm or business ownership, but 1976 income is not listed and no explanation is given. *or* Family status indicates one parent, female (separated or divorced) but no income from child support or alimony is shown and no explanation is given.
FAF Item 18A – Social security benefits	Family status indicates mother living, father deceased or father living, mother deceased, but social security benefits are not reported and no explanation is given.
FAF Item 18B – Other nontaxable income	Family status indicates one parent, female (separated or divorced) but no income from child support or alimony is shown and no explanation is given.

Figure 9. Cumulative Roster of FAF Filers

COLLEGE SCHOLARSHIP SERVICE
CUMULATIVE ROSTER OF 1977-78 FAF FILERS

	CSS Code	Date	Page
XYZ UNIVERSITY	8585	02/17/77	1

STUDENT'S NAME			SEX	SOCIAL SECURITY NUMBER			STATE CODE	YEAR IN COLLEGE	DEPENDENCY STATUS	PARENTS' TOTAL/ STUDENT'S TAXABLE AND NON-TAXABLE INCOME	EXPECTED CONTRIBUTION	ELIGIBILITY CONTRIBUTION	FOOD AND FARM CONTRIBUTION					DATE STATEMENT ORIGINALLY PROCESSED OR REVISED	
LAST	FIRST	M.I.																	
BENZ	RICHARD	N	M	542	36	1597	OK	2	2	3586		3897	3897						12/15/76	Y
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]						[illegible]	[illegible]
RAIL	HELEN	M	F	204	98	7053	TT	1	2	2985		2985	2985						02/02/77	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]						[illegible]	[illegible]
SMALL	CHRIS	B	F	982	70	5388	IL	2	3	18755	1720	855	2575						01/30/77	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]						[illegible]	[illegible]

Additional CSS services

Magnetic tape output

The CSS offers magnetic tape output to any institution or agency. These tapes can save a financial aid office the time and cost of manual input of data. A description of the tape layout and other information about this service are available from the CSS. Tapes are available the first and fifteenth of each month from January through August, and on the first of each month from September to December. There is a nominal fee for this service.

Overlap lists

On request a university system or a group of institutions that are CSS Assembly members can form an overlap group. Each institution in the group receives a roster listing those students who designated that the PCS or the FAF be sent to one or more other institutions within the group. This service is free to CSS Assembly members.

Financial Aid Management Service

The Financial Aid Management Service (FAMS), called Institutional Summary Data Service (ISDS) through 1976-77, is designed to help institutions in completing applications for federal aid funds, preparing a variety of federal and institutional reports, reviewing existing aid policies, and developing future plans. It produces summarized tables of data on an institution's financial aid population in several cycles.

The FAMS Cycle 1 tables on PCS and FAF filers provide institutions with information such as state of residence, average family income, average expected parents' contribution, total amount of financial need of groups at various income levels, and total amount of need by students' sex and year in college. Annually in the early fall more than twenty summary tables are provided free of charge to institutions for whom the CSS centrally processed 50 or more PCSS or FAFS during the preceding year.

Institutions and agencies may also receive more extensive data for analyzing unmet need, award packages, and other characteristics of admitted and enrolled students through participation in other cycles of FAMS. These additional reports necessitate the institution's or agency's submitting information on its financial aid population to the CSS on the Institutional Entry Form. This form, shown in Figure 10, is printed on the back of the FNAR and on the second page of the FAFNAR. There is a participation fee and a processing fee based on volume for additional cycles of FAMS. A guide explaining how to interpret and use FAMS information accompanies each cycle.

Student Resource Survey

To assist institutions, agencies, and state programs to study the characteristics, needs, and resources of their students, the CSS offers the Student Resource Survey (SRS). A large number of institutions, as well as a number of state agencies, university systems, and associations of institutions have used the SRS to gather information which is otherwise unavailable to assist in making requests for funding, substantiating student expense budgets, and understanding more about their students. The SRS can also be useful in obtaining detailed student expenditure data.

Student Expense Study Service

The Student Expense Study Service (SESS) is designed to assist states, systems, and individual institutions in collecting and analyzing data about student expenses. It begins with a standardized questionnaire that can be administered on campus or mailed to students. Participants receive a standard SESS report providing detailed analyses for different groups of students, such as single students living with parents or relatives and single students living on campus.

Financial Aid Information and Data System

The Financial Aid Information and Data System (FAIDS) is a computer-assisted information system designed to increase the effectiveness of the institution's student financial aid program. The FAIDS system processes student applicant and fund data in accordance with the information requirements speci-

fied by the user. It combines general routines and specific programs to create and maintain data files, select reports and records, sequence reports, perform computations, and prepare printed and/or punched card reports.

The CSS has an experienced staff to provide consulting and training in financial aid management and computer programs, and to conduct research studies of financial aid operations and policies.

Figure 10. Institutional Entry Form, Financial Aid Management Service

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL AID FORM
INSTITUTIONAL ENTRY FORM
ACADEMIC YEAR 1977-78

CSS FINANCIAL AID MANAGEMENT SERVICE ‡

CSS Identification Number	CSS Code	Name of Student: Last	First	M.I.	Sex	Social Security Number	State Code	Year in College	Dependency Status [1]
R070004	4687	RIGBY	JANICE	C	2	099 12 4121			

Parents' Taxable and Nontaxable Income	Parents' Contribution or Student's Contribution	Institutional Expense Budget	Financial Need	BEOG Amount	State Award Amount

SEOG [2] Amount	Institutional Grants Amount	Other Grants Amount	NDSL Amount	FISL/GSLP [3] Amount	Other Loans Amount	CWSP Academic Amount	CWSP Summer Amount	Other Work Amount	Total Offer

Veterans-GI Bill Amount	Social Security Amount	Admission [4] Status	Enrollment [5] Status	Grade [6] Point Average	Out-of-State/ Out-of-District [7]	Institutional [8] Variable 1	Institutional [8] Variable 2	Race [9] or Ethnic Group	Resident/ Commuter [10]	Revised Aid Offer	Expenditure

‡ *Guide for Participating in the Financial Aid Management Service* is available from the CSS.

[1] DEPENDENCY STATUS
1 = Self-Supporting
2 = Dependent

[2] SEOG
1 = Initial
2 = Renewal

[3] FISL/GSLP
1 = Need-based loan
2 = Replacement loan

[4] ADMISSION STATUS
1 = Not admitted
2 = Admitted, not entering
3 = Admitted, class F
4 = Admitted, class S
5 = Admitted, class J
6 = Admitted, class SR
7 = Admitted, class G
8 = Admitted, other

[5] ENROLLMENT STATUS
1 = Full time
2 = ¾ time
3 = ½ time
4 = Less than ½ time

[6] GRADE POINT AVERAGE
1 = 4.0 or equivalent
2 = 3.0
3 = 2.0
4 = 1.0
5 = Less than 1.0

[7] OUT-OF-STATE/ OUT-OF-DISTRICT
1 = Yes
2 = No

[8] INSTITUTIONAL VARIABLE (institutional definition)
1 =
2 =
3 =
4 =
5 =

[9] RACE OR ETHNIC GROUP
1 = Black, Afro-American, Negro
2 = American Indian
3 = Oriental or Asian-American
4 = Spanish surnamed American
5 = Other

[10] RESIDENT/COMMUTER
1 = Resident
2 = Commuter

9. Constructing student expense budgets

No matter how refined a need analysis system's rationale or how comprehensive its data collection documents, unless the student expense budget is properly constructed attempts to achieve parity in financial aid awards are thwarted. It is essential that financial aid administrators carefully determine typical budgets for general categories of students and, further, that they tailor budgets used in individual need analysis to the circumstances of the student applicant.

Institutional Estimate of Student Expenses

Any postsecondary institution can provide budgets for use in the CSS need analysis services by completing an Institutional Estimate of Student Expenses (IESE). A portion of the form is illustrated in Figure 1.

This form has been designed to provide financial aid administrators with the utmost flexibility. The financial aid administrator can enter up to 21 budget elements (for a 9-month duration or a duration of the institution's choice) for dependent students filing the PCS. Up to 65 budget elements (for 9- or 12-month durations or a duration of the institution's choice) can be entered for students who complete the FAF. The financial aid administrator can complete the form to meet individual institutional needs. For example, different budgets may be used to reflect costs for resident and commuter students, or costs for out-of-state students, or students enrolled for part-time study or for special programs.

The IESE also contains a section in which institutions are asked to furnish guidance information for inclusion in the CSS publication, *Student Expenses at Postsecondary Institutions, 1977-78*. This book is used by secondary and postsecondary institutions to assist students and parents in making plans about financing postsecondary education. In order to collect comparable budget information for guidance purposes, the budget categories of this part of the IESE are specifically defined.

The IESE can be submitted at any time, and the institution can update its student budgets as often as necessary. By using these data, the CSS is able to calculate a student's financial need at a particular institution.

Student expense budgets

The institution's student expense budgets should reflect the student's *total* costs, including direct educational expenses, such as tuition, fees, books, and supplies, and nondirect educational expenses, such as rent, food, clothing, and other basic living costs.

Resident students

Because the CSS need analysis system for dependent students excludes the cost of basic maintenance of the student from the minimum standard allowance for the presumed 9 months of postsecondary attendance, the expense budget for resident students should include—in addition to tuition, fees, books, supplies, room, and board—a reasonable amount for clothing, laundry, recreation, and personal expenses. For these additional items the aid administrator may wish to include $400 to $450 in the budget.

Travel expenses should also be included in the resident student's budget. Since travel expenses normally vary widely, they are sometimes difficult to include in the budgets listed with the CSS. However, the total budget used by the institution in setting awards should include this expense. Many financial aid administrators use a standard allowance of the cost of two round-trip fares between the student's home and the institution.

In the case of a student living away from home for the traditional academic calendar, any contribution from the family's adjusted available income is considered usable for educational and related expenses while the student is pursuing a postsecondary education. Consequently, the total of the parents' expected contribution can be deducted from the institution's budget for a resident student, and the remaining amount could be considered as being needed from the institution or other sources.

Commuting students

The budget for a commuting student living at home differs from that of a resident student because of the absence of housing charges. The family's expenditures for food will be reduced only by the meals that the student buys away from home; and the family will undoubtedly continue to provide for personal care and other consumer expenditures as part of the family budget. Also, the amount the family would have given the student to purchase clothing will probably remain a part of the general budget.

There are two ways in which the problem of accommodating parental support for commuting students can be handled equitably. The essential element is to ensure that the parents' total effort for expenses connected with the student—expenses incurred at home and expenses directly attributable to attendance at a postsecondary institution—is recognized.

Option one. The financial aid administrator may wish to include in the commuting student's budget (in addition to tuition, fees, books, and supplies) the full $800 that was excluded as the student's share of expenses for 9 months in deriving the minimum standard allowance. This approach combines the continued expenses of residing at home as well as the out-of-pocket expenses of the student, as illustrated in the following example.

Tuition and fees	Variable	
Books and supplies	$150	
Student's board at home	400	$800 excluded from the MSA
Meals on campus	200	
Miscellaneous personal expenses:		
at home	200	
away from home	400	
Transportation	Variable	
Total	$1,350 plus tuition and fees and local transportation	

This option has the advantage of making it possible to use the same parents' contribution figure when dealing with either resident or commuter budgets.

Figure 1. Institutional Estimate of Student Expenses

Return this form to: COLLEGE SCHOLARSHIP SERVICE, Box 176, Princeton, NJ 08540.

INSTITUTIONAL ESTIMATE OF STUDENT EXPENSES FOR ACADEMIC YEAR 1977-78

Please print or type:

XYZ UNIVERSITY
Exact Name of Institution

800 Fifth Avenue
Address

Clark, California 98765
City, State, Zip Code

Check here if institutional name or address changed during the past year: ☐

Please enter your CSS code number. If you do not have a code number, leave blank and one will be assigned. 8585 CSS Code No.

Robert Jones
Name of Financial Aid Administrator

Director of Financial Aid
Title

Date 10/15/76

PART I CSS NEED ANALYSIS INFORMATION

A. INSTITUTIONAL BUDGETS — PCS and FAF

The budgets you submit in Part I will be used to compute need analysis reports for students completing the 1977-78 *Parents' Confidential Statement* (PCS) and 1977-78 *Financial Aid Form* (FAF).

If you do not yet have 1977-78 budget estimates, the CSS will continue to use the budget figures you currently have on file, if submitted after October 1, 1975. Figures submitted on or before October 1, 1975, will not be used. Until new budgets are submitted, the CSS will use your PCS budgets for dependent students filing the 1977-78 PCS or FAF and Student's Financial Statement (SFS) budgets for self-supporting students filing the 1977-78 FAF.

You may revise your budgets by sending a new IESE at any time. The new information will appear on subsequent Financial Need Analysis Reports (FNAR) and Financial Aid Form Need Analysis Reports (FAFNAR). Budgets which you provide on the IESE normally will appear on your need analysis reports within three weeks.

You may choose to provide up to three institutional budgets for each dependent and each self-supporting student category. Tuition, fees, books, and supplies can be entered by year in school. Living expenses can be provided by student family composition. **CSS will add tuition, fees, books, and supplies with living expenses to derive total expenses.**

Dependent Student Budgets. In the PCS analysis, only budgets for single students and couples will be used. The components of these budgets are heavily outlined below. All budget categories will be used in the FAF analysis.

The first two institutional budgets are for a 9-month duration. The third budget can be for any duration you choose. If you do not state the budget duration, CSS will assume 9 months.

Self-supporting Student Budgets. For institutional 1 the Independent Student Allowance (ISA) will always be used for living expenses.

The first two institutional budgets can be for a 9- or 12-month duration. The third budget can be for any duration you choose. If you do not state the budget duration, CSS will assume 12 months.

DEPENDENT STUDENT BUDGETS — PCS and FAF

TOTAL TUITION, FEES, BOOKS, AND SUPPLIES	INSTITUTIONAL 1 (9 Months)	INSTITUTIONAL 2 (9 Months)	INSTITUTIONAL 3 (Enter duration of budget: 3 Months)
First-year	970	970	325
Second-year	970	970	325
Third-year	970	970	325
Fourth-year or fifth-year (undergraduate)	970	970	325
Graduate/ Professional	1080	1080	360
+ LIVING EXPENSES			
Single student	2520	1770	840
Single student and one child	3645	2530	1215
Single student and two children			
Couple	4410	2975	1470
Couple and one child	5535	4250	1845
Couple and two children			
Each additional child (for single student or couple)	+	+	+

SELF-SUPPORTING STUDENT BUDGETS — FAF Only

TOTAL TUITION, FEES, BOOKS, AND SUPPLIES	INSTITUTIONAL 1 (Check only one box: 1 ☒ 9 MONTHS, 2 ☐ 12 MONTHS)	INSTITUTIONAL 2	INSTITUTIONAL 3 (Enter duration of budget: 3 Months)
First-year	970	970	325
Second-year	970	970	325
Third-year	970	970	325
Fourth-year or fifth-year (undergraduate)	970	970	325
Graduate/ Professional	1080	1080	360
+ LIVING EXPENSES			
Single student		2520	840
Single student and one child		3645	1215
Single student and two children		4395	1465
Couple		4410	1470
Couple and one child		5535	1845
Couple and two children		6285	2072
Each additional child (for single student or couple)		+ 600	+ 200

Figure 1. Institutional Estimate of Student Expenses, continued

B. SUMMER SAVINGS — PCS and FAF

CSS provides institutions with summer savings options for both dependent and self-supporting students. You may choose one option for dependent students and one option for self-supporting students. Option 3 is available only for self-supporting students. If you do not want any summer savings expectation, check Option 2 below and enter zero in each of the boxes. If no option is designated, CSS will use the CSS summer savings expectation.

	DEPENDENT STUDENTS (PCS and FAF) (Check only one box.)	SELF-SUPPORTING STUDENTS (FAF only) (Check only one box.)
1. CSS Summer Savings Expectation	1 ☒	1 ☐

CSS assumes the following summer savings expectation for PCS and FAF filers:

1	$600
2	600
3	700
4 & 5	700
Grad./Prof.	700

2. Institutional Summer Savings Expectation ..... 2 ☐ 2 ☐

You can submit your own institution's summer savings expectation based on year in school and sex.

If you choose the institutional summer savings option, ALL boxes must contain a numeric entry. Blank boxes will be treated as zeroes.

If you do not want a CSS or institutional summer savings expectation, check Option 2 and enter zero in each box at the right.

YEAR IN INSTITUTION	Male	Female	Male	Female
1				
2				
3				
4 & 5				
Grad./Prof.				

3. Summer Savings Based on Your Institutional Living Expenses Prorated for a Three-Month Period ..... 3 ☒

Summer savings will be calculated by subtracting your institutional living expenses prorated for three months from student's reported summer resources (after taxes).

For other than a 9-month analysis, summer savings will be prorated. Summer savings will always be zero in a 12-month analysis.

C. NEGATIVE OR ALTERNATE PARENTS' CONTRIBUTION — PCS and FAF

In those cases where CSS reports a negative parental contribution, an institution may request that CSS use an alternate computation when calculating the Estimates of Financial Need. The alternate computation will show the parents' contribution as "0."

If neither box is checked, the negative parents' contribution will be used.

Do you want the negative or alternate parents' contribution used in determining your institutional estimates of need?

Check only one box:

1 ☐ Negative 2 ☒ Alternate

D. MARRIED SELF-SUPPORTING STUDENT EMPLOYMENT ALLOWANCE — FAF Only

The FAF rationale for self-supporting students does not provide for an employment allowance when the spouse of a student works. However, institutions may choose an option whereby the CSS will compute an employment allowance of 50% of spouse's income to a maximum of $1,500. The employment allowance is subtracted from the Student's Contribution — Available Income. The reduced Student's Contribution — Available Income will be used to determine your institutional estimates of need.

Do you want CSS to compute an employment allowance when the spouse of a self-supporting student is employed?

1 ☐ Yes 2 ☒ No

If neither box is checked, no employment allowance will be computed when the spouse of a self-supporting student is employed.

Figure 1. Institutional Estimate of Student Expenses, continued

PART II CSS SERVICE OPTIONS

A. MESSAGES TO PCS and FAF FILERS

You may choose any of the following messages to be indicated on the PCS Acknowledgment and FAF Report to Filer. Check the box(es) opposite the message(s) you select. The italicized statement after a message is for your information only and will not appear on the PCS Acknowledgment or FAF Report to Filer.

	PCS Acknowledgment (Check all that apply.)	FAF Report to Filer (Check all that apply.)
1. Parents must send the institution/program a copy of their 1975 U.S. income tax return (Form 1040 or 1040A), making certain that the student is clearly identified on the copy. *Applies only to dependent students.*	☐	☐
2. Parents must send the institution/program a copy of their 1976 U.S. income tax return (Form 1040 or 1040A) as soon as it is available, making certain that the student is clearly identified on the copy. *Applies only to dependent students.*	☒	☒
3. Student must submit the institution's/program's application for financial aid.	☐	☐
4. Student must be admitted to the institution before an aid commitment may be made. *Applies only to freshmen.*	☒	☒
5. Student must apply for the Basic Grant Program. *Applies only to undergraduates who are U.S. citizens or permanent residents.*	☒	☒
6. Student should apply, if appropriate, for his or her state's scholarship/grant program.	☒	☒
7. Student should forward social security number to the institution/program, specifying student's full name, address, and the CSS number given on the front side of this Acknowledgment/Report.	☐	☐
8. Parents' financial data must be submitted to the institution/program even if student is self-supporting. *Applies only to FAF self-supporting filers.*		☒

B. NEED ANALYSIS OUTPUT OPTIONS

Need analysis output in the form of punched cards, cumulative rosters, and magnetic tape is available to institutions and programs.

Punched Cards: Punched cards are produced at the time PCSs and FAFs are processed and accompany the need analysis reports.

Cumulative Rosters: Separate rosters are produced for PCS filers and FAF filers. Cumulative rosters will be mailed on the following days.

1977	February 1 March 1	April 1 May 1	July 1 September 1	1978	January 1	April 1 (FAF only)

Magnetic Tape: If you wish to receive information about 1977-78 PCS and FAF magnetic tape output, check here. ☐

If you choose punched cards or rosters, there is no charge. If you choose both punched cards and rosters, there is a yearly charge of $25. Magnetic tape is available for a nominal charge.

Check the output option you want. If no boxes are checked, CSS will assume you do not want punched cards or cumulative rosters.

PUNCHED CARDS ONLY	CUMULATIVE ROSTERS ONLY	PUNCHED CARDS AND CUMULATIVE ROSTERS	NO PUNCHED CARDS OR CUMULATIVE ROSTERS
1 ☐ No charge	2 ☐ No charge	3 ☒ Yearly charge of $25	4 ☐

C. INSTITUTIONAL ESTIMATES OF NEED — PUNCHED CARDS

If you are requesting punched cards, check the *two* institutional estimates of need you want to appear on your cards.

	DEPENDENT STUDENTS (PCS and FAF) (Check two.)	SELF-SUPPORTING STUDENTS (FAF only) (Check two.)
Institutional 1	1 ☒	1 ☒
Institutional 2	2 ☒	2 ☒
Institutional 3	3 ☐	3 ☐

If no boxes are checked, CSS will use Institutional 1 and Institutional 2.

D. INSTITUTIONAL SUMMARY DATA SERVICE (ISDS) — PHASE I

Check the one institutional estimate of need you want CSS to use in Phase I of ISDS.

	DEPENDENT STUDENTS (PCS and FAF) (Check only one box.)	SELF-SUPPORTING STUDENTS (FAF only) (Check only one box.)
Institutional 1	1 ☒	1 ☐
Institutional 2	2 ☐	2 ☒
Institutional 3	3 ☐	3 ☐

If no box is checked, CSS will use Institutional 1 for dependent students and Institutional 2 for self-supporting students.

Figure 1. Institutional Estimate of Student Expenses, continued

PART IV GUIDANCE INFORMATION — ACADEMIC YEAR 1977-78

The information you provide in this section will appear in CSS publications such as *Student Expenses at Postsecondary Institutions, 1977-78*, which is used by high schools and post-high-school institutions to assist students and parents in making plans about financing post-high-school education. Please provide your budget information which is typically used in determining students' financial need.

If your institution does not have detailed 1977-78 budget information available for publication at this time, you may wish to leave Part IV blank. You may complete Part IV or update information already on file at any time. In addition, a special follow-up mailing will be sent to you in December.

A. GENERAL INFORMATION

1. Do you accept the *Parents' Confidential Statement* (PCS)?
   1 [X] Yes 2 [ ] No

   Do you accept the *Financial Aid Form* (FAF)
   1 [X] Yes 2 [ ] No

   Date by which you ask students to submit the PCS/FAF:
   Month Jan Day 15

2. Total Enrollment: 15,700

3. Check the boxes that best describe the type and control of your institution.

TYPE (Check one.)	CONTROL (Check one.)
1 [ ] Two-year or less	1 [X] Public
2 [X] Four-year	2 [ ] Private
3 [ ] Graduate/ Professional	3 [ ] Proprietary

B. BUDGET INFORMATION

To collect comparable budget information for guidance purposes, the budget categories in this section have been specifically defined.

Your tuition and fees, additional out-of-state tuition charge, and books and supplies should be based on a 9-month academic year.

Your resident budgets should represent the 9-month expenses of dependent students living away from their parents, in facilities operated by the institution and in private housing.

Your commuter budget should represent the 9-month expenses of dependent students who live at home with their parents.

Your self-supporting budget should represent the 12-month expenses of single self-supporting students, assuming 9-month attendance at a postsecondary institution.

You should submit information only for those categories of students who attend your institution. For example, if you have only commuter students, do not complete the resident columns.

If you have a range of expenses for any one category (for example, transportation expenses for commuter students), please enter your most typical expense. Do not leave the box blank.

Tuition and Fees. Include tuition and general fees charged to all first-year students for a 9-month academic year. Out-of-state tuition should represent *only* the additional charge made to students who do not meet state (or district) residence requirements.

Books and Supplies. Include the average cost of books and supplies for a first-year student.

Room and Board. For your resident budget — institutional housing, give the room and board charges for students living in facilities operated by the institution. For your resident budget — private housing, give the typical cost of room and board for students maintaining a residence away from their parents.

For your commuter budget, estimate the cost of students' food and other at-home miscellaneous expenses but exclude the estimated cost of room. For a 9-month academic year, such costs are estimated to be approximately $600.

Your self-supporting budget should reflect the typical room and board expenses for single self-supporting students for a 12-month period.

Transportation. For your resident budget, this figure would normally be the typical cost to students of two round trips from home; for your commuter or self-supporting budget, this figure should reflect the typical cost of transportation to and from your institution.

Other expenses. Include the typical expenditures for personal or "miscellaneous" expenses such as clothing, laundry, entertainment, incidental meals, medical insurance, and furnishings as applicable.

Exact Name of Institution: XYZ University Telephone No.: (415) 527-9999 CSS Code No.: 8585

FIRST-YEAR BUDGETS — ACADEMIC YEAR 1977-78

	9-Month	9-Month Resident — Institutional Housing	9-Month Resident — Private Housing	9-Month Commuter	12-Month Self-Supporting
Tuition and fees	760				
Additional out-of-state tuition charge	1400				
Books and supplies	210				
Room and board		1750	1750	910	2240
Transportation		260	260	350	580
Other expenses		510	510	510	720

Option two. An alternative approach is for the financial aid administrator to include in the expense budget for commuting students amounts for lunches and personal expenses that constitute out-of-pocket expenses for the student and to exclude from the commuting student's budget expenses for necessities provided at home. It is also necessary to reduce the expected parents' contribution to compensate for expenses covered by the family at home. This option will result in a reduction of the parents' contribution by $600, the amount which parents will continue to spend on the student's basic costs at home. For example, in determining the need of commuting students, the following approach could be adopted. First, a budget is constructed to include all actual cash expenses of the student, such as the following.

Tuition and fees	Variable
Books and supplies	$150
Meals on campus	200
Miscellaneous personal expenses: away from home	400
Transportation	Variable
Total	$750 plus tuition and fees and local transportation

Second, the parents' contribution is computed in the usual way and then reduced by $600 to compensate for expenses covered by the family at home. All other steps in need determination proceed as they normally would.

Part-time students

Part-time students should receive the same treatment as full-time students when aid administrators construct student expense budgets. The budget includes all expenses reasonably related to a student's attendance in postsecondary education, without regard to whether that attendance is full time or part time. The living expense portion of a student's budget should be determined according to the student's marital status and family composition; there is no warrant for discounting the student's living expenses because of part-time attendance. Direct educational costs (tuition, fees, books, and supplies) are included in the budget in amounts appropriate to the student's academic course load.

Certain expenses of part-time students (e.g., child care, transportation) may differ from those of full-time students because of peculiarities in the student's situation. In these instances an aid applicant's case should receive the same review and individual adjustment as the full-time student's.

The uniform methodology of need analysis applies equally to part-time and full-time students. No adjustment is necessary when comparing the student's total family contribution with a suitably constructed student expense budget.

Table 1. CSS national average expenses – dependent students

		One parent			*Couple*			
For nine months:	*Single individual*	*1 child*	*2 children*	*3 children*	*No children*	*1 child*	*2 children*	*3 children*
Rent, mortgage, or room, including utilities	$ 800	$1,030	$1,150	***	$1,580	$1,520	$1,690	$1,730
Food or board and household supplies	650	760	960		1,150	1,240	1,550	1,600
Clothing, laundry, and cleaning	220	320	330		320	360	380	470
Transportation	360	440	490		820	670	760	760
Medical and dental	90	120	150		180	280	290	410
Other expenses	170	410	420		460	550	660	740
Total expenses	$2,290	$3,080	$3,500		$4,510	$4,620	$5,330	$5,710
For twelve months:								
Rent, mortgage, or room, including utilities	$1,040	$1,400	$1,530	***	$2,060	$2,090	$2,220	$2,510
Food or board and household supplies	830	1,020	1,260		1,500	1,630	1,990	2,270
Clothing, laundry, and cleaning	300	420	450		420	480	520	690
Transportation	530	600	660		1,090	910	1,000	1,160
Medical and dental	130	160	200		260	410	430	420
Other expenses	260	560	580		650	760	890	960
Total expenses	$3,090	$4,160	$4,680		$5,980	$6,280	$7,050	$8,010

*** The number of students in this CSS-filing population is too small to provide statistically significant information.
Note: "Other expenses" does not include taxes. In previous years taxes were included in this item.
Source: Averages were derived from data submitted by 1976-77 Student's Financial Statement filing population.

CSS national averages

Many financial aid administrators will have little difficulty constructing typical expense budgets. For those who are less experienced in budgeting for dependent and/or self-supporting students, it is often difficult to evaluate the appropriate amounts for items such as rent, food, clothing, and other basic living expenses.

To assist financial aid administrators in judging the appropriateness of their institutional student expense budgets, statistics compiled by the CSS on the 1976-77 filing population are presented in Tables 1 and 2. The CSS national averages, for both dependent and self-supporting students, do not include the student's and spouse's direct educational expenses.

The CSS national averages are given for each of the maintenance expenses of the student. Because of the size of certain segments of the filing population, the CSS is not able to provide national averages for those segments.

Table 2. CSS national average expenses – self-supporting students

		One parent			*Couple*			
For nine months:	*Single individual*	*1 child*	*2 children*	*3 children*	*No children*	*1 child*	*2 children*	*3 children*
Rent, mortgage, or room, including utilities	$1,130	$1,510	$1,730	$1,760	$1,800	$1,850	$2,110	$ 2,260
Food or board and household supplies	730	960	1,260	1,470	1,270	1,460	1,840	2,180
Clothing, laundry, and cleaning	230	340	430	500	350	400	500	580
Transportation	420	480	530	550	920	880	990	1,070
Medical and dental	110	130	160	170	230	300	360	390
Other expenses	230	510	560	560	660	900	1,180	1,280
Total expenses	$2,850	$3,930	$4,670	$5,010	$5,230	$5,790	$6,980	$ 7,760
For twelve months:								
Rent, mortgage, or room including utilities	$1,480	$1,970	$2,290	$2,340	$2,350	$2,420	$2,750	$ 2,950
Food or board and household supplies	960	1,260	1,640	1,940	1,660	1,910	2,400	2,850
Clothing, laundry, and cleaning	300	450	560	650	460	520	650	750
Transportation	570	640	710	740	1,220	1,160	1,310	1,420
Medical and dental	150	170	210	220	300	410	480	520
Other expenses	320	660	750	720	890	1,200	1,540	1,680
Total expenses	$3,780	$5,150	$6,160	$6,610	$6,880	$7,620	$9,130	$10,170

Note: "Other expenses" does not include taxes. In previous years taxes were included in this item.
Source: Averages were derived from data submitted by 1976-77 Student's Financial Statement filing population.

10. Packaging aid resources

Effectively packaging assistance to meet students' needs is the final, essential step in the financial aid process. To assist aid administrators in this undertaking the CSS provides a financial aid packaging option as a part of its need analysis services beginning with the 1976-77 processing year. This CSS service gives financial aid administrators a flexible and useful tool to use in consistently and equitably allocating aid resources.

The concept of financial aid packaging emerged on the national scene in the mid-1960s. With passage of federal legislation to establish student assistance programs in each of the three general areas of aid (work, loans, and grants) the need for a rational and systematic way of assigning these resources to students became evident.

Prior to that time most campus financial aid programs were largely decentralized and uncoordinated. If students received assistance in more than one form it was usually on their own initiative. The distribution of aid resources among students was often without regard to other forms of aid available to them.

In the period since the Higher Education Act of 1965, packaging has become an accepted concept in the field of student financial aid. Indeed, because of the tremendous growth of available resources—from federal, state, institutional, and private sources—packaging is seen as a method of distributing assistance efficiently and effectively.

The National Task Force on Student Aid Problems observed that the method of packaging student aid varies considerably from institution to institution and even within institutions. At some institutions, an established packaging policy may not exist—packaging may be essentially an ad hoc procedure in which aid resources are assembled in an arbitrary fashion or on a negotiated basis. At other institutions, formal packaging policies may have been adopted and procedures followed to help realize institutional objectives.

With the intent of fostering consistent and equitable treatment of student aid applicants, the National Task Force recommended a packaging procedure. The recommendation recognizes the national goal of equal educational opportunity and supports the principle that student assistance should be distributed on the basis of need. Building on the recommendation of the National Task Force, the CSS developed financial aid packaging models that may be adapted to institutional needs and fitted to program limitations. By allowing broad latitude in exercising professional judgment, these packaging models can be significant tools for aid administrators.

CSS financial aid packaging

The CSS offers several packaging options to aid administrators. The options are outlined in the Institutional Estimate of Student Expenses (IESE) and include:

- two adjustable packaging formulas,
- the calculation of Basic Grant and state awards as a part of aid packages,
- variable percentages or fixed dollar amounts for each of three "funds,"
- the imposing of maximum fund limits, and
- the establishment of a packaging "gap" when the institution's aid resources are limited.

Need analysis reports for both the PCS and FAF contain a financial aid packaging section which includes the elements shown in Figure 1. The student's financial need is distributed among these elements according to options selected and specifications indicated by the aid administrator in the IESE.

Estimated Basic Grant award

The estimated Basic Grant award is computed using the estimated Basic Grant eligibility index and is based on projected full funding of the program until such time as a final Basic Grant payment schedule is published. An estimated Basic Grant eligibility index appears on a need analysis report when adequate information is provided in the PCS or FAF to allow the index to be calculated. In order for the CSS to estimate the Basic Grant award, the institution must supply "cost of education" figures in Part III of the IESE. This portion of the IESE is shown in Figure 2. The columns correspond to student budget types determined by the institution in completing Part I of the IESE. Aid administrators should follow guidelines from the Basic Educational Opportunity Grant Program in establishing the "cost of education" entries.

Estimated state award

If a state scholarship or grant agency provides computation procedures and other necessary data to the CSS, an estimated state award may be calculated and printed in the packaging section. A financial aid administrator may, however, choose not to have an estimated state award appear on the institution's need analysis reports by indicating this in the IESE.

Institutionally determined packaging

The CSS, working through an advisory committee, has developed two packaging formulas, the dimensions of which can be set by the aid administrator to serve particular institutional needs. The formulas are variations on "equity packaging" procedures recommended by the National Task Force on Student Aid Problems. These formulas have as their objective consistent and equitable allocation to students of financial aid resources based solely on financial need. In keeping with the CSS Principles and Practices of Financial Aid Administration, demonstrated financial need is the foundation of the CSS financial aid packaging section of the need analysis report.

Figure 1. Elements in financial aid packaging section from need analysis reports

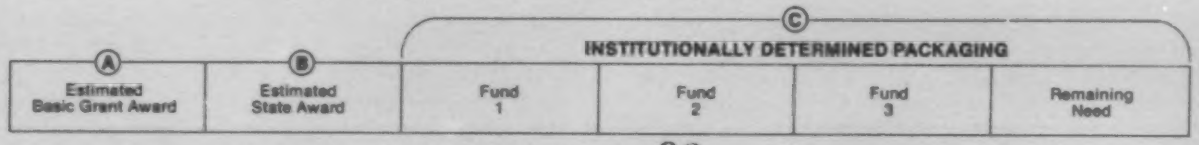


Figure 2. Institutional Estimate of Student Expenses, portion of Part III

(A) ESTIMATED BASIC GRANT AWARD

The Estimated Basic Grant Award will be computed according to the Basic Grant eligibility formula and based on projected full funding of the program.

Enter your student expense budgets to be used in calculating Estimated Basic Grant Awards. Note that a separate award may be calculated for each of your three institutional columns. Be sure that your student expense budgets below have been completed according to Basic Grant guidelines.

AVERAGE TOTAL COST OF EDUCATION

	DEPENDENT STUDENTS			SELF-SUPPORTING STUDENTS		
	INSTITUTIONAL 1	INSTITUTIONAL 2	INSTITUTIONAL 3	INSTITUTIONAL 1	INSTITUTIONAL 2	INSTITUTIONAL 3
Total first-year expense	$ 2910	$ 2260	$ 2910	$ 2910	$ 2910	$ 2910
Total second-year expense	$ 2910	$ 2260	$ 2910	$ 2910	$ 2910	$ 2910
Total third-year expense	$ 2910	$ 2260	$ 2910	$ 2910	$ 2910	$ 2910
Total fourth-year expense	$ 2910	$ 2260	$ 2910	$ 2910	$ 2910	$ 2910

(B) ESTIMATED STATE AWARD

A state award will be calculated for in-state students if your state has supplied CSS with the necessary information.

An institution may request that CSS *not* calculate the Estimated State Award. If so, this field would remain blank on need analysis reports.

Do you want the Estimated State Award (if available) to appear on your PCS and FAF need analysis reports? 1 ☒ Yes 2 ☐ No

If neither box is checked, no Estimated State Award will appear on your PCS and FAF need analysis reports.

For either packaging formula, the aid administrator may designate up to three "funds" which represent any type of financial aid the institution chooses. Each of the funds is individually computed as a component of the financial aid package, and is based on either a percentage of the student expense budget or a fixed dollar amount. An aid administrator does not have to make entries in the IESE for all three funds if only one or two elements make up the institution's packaging formula. Alternative specifications for the formulas, varying by student budget type, may also be indicated by the aid administrator in the IESE.

In computing a financial aid package, previously determined resources—total family contribution* and estimated Basic Grant and state awards, if calculated—are considered before institutionally determined packaging is undertaken. If need ("adjusted need") remains after previous resources are subtracted from the student expense budget, entries will be computed for the three funds and remaining need according to the institution's IESE.

Student expense budget
−Total family contribution
−Estimated Basic Grant award
−Estimated state award
=Adjusted need

After each fund is computed, it is included in turn in the previous resources subtracted from the student expense budget. So long as "adjusted need" exists, the computation of the aid package will proceed through the next step of the designated formula. If need still remains after all three funds have been determined, this amount is entered as "remaining need."

Student expense budget
−Estimated Basic Grant award
−Estimated state award
−Fund 1
−Fund 2
−Fund 3
=Remaining need

Formula 1

Formula 1 is designed to allow an institution to set successive levels of assistance to which students are brought before subsequent forms of aid are assigned. Fund 1 is a percentage of budget representing the maximum level that a student's previous resources (total family contribution and estimated Basic Grant and state awards) combined with fund 1 financial aid could equal. Thus, students with greater need (smaller previous resources) have higher priority for assignment of fund 1 financial aid; students with lesser need (larger previous resources) have lower priority. Fund 1 may be defined as Supplemental Educational Opportunity Grants (SEOG), institutional grants, or similar assistance as the institution chooses.

Funds 2 and 3 are also calculated on the basis of a percentage of budget. It is important to observe that, in formula I, funds 2 and 3 are each labeled *"next percentage of budget."* The implication of this is that each successive fund level is accumulative. Each fund represents the maximum level that previous resources combined with financial aid from the

* Choice of negative or alternate parents' contribution and choice of student's summer savings option in the IESE may affect this figure.

Figure 3. IESE – Formula I

	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I ☒	First 40 % of budget	Next 30 % of budget	Next 30 % of budget	0 % of budget
If student expense budget is $4,000 —	*Fund 1 is up to $1,600 grant level LESS previous resources.*	*Fund 2 is up to $1,200 loan.*	*Fund 3 is up to $1,200 student employment.*	*Remaining Need is 0.*

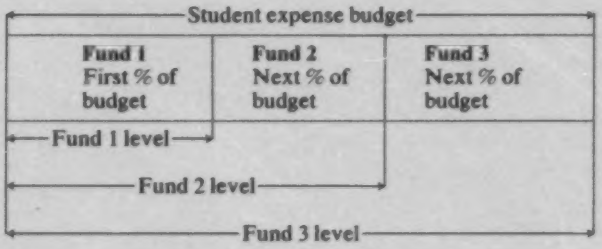
Figure 4. Need analysis report – Formula I

Expense Budget	Total Family Contribution	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
4000	300	500	200	600	1200	1200	0

"fund" can equal. All percentages entered for a formula must total 100 percent.

Funds 2 and 3 are respectively lower in need priority. Students with smaller need amounts are more likely to have financial aid allocated from these funds. A student having previous resources that are greater than a fund's level – that is, greater than the cumulative percentage of budget designated in the formula – will not have financial aid assigned from the fund in question.

Formula I may be illustrated as follows.



The levels determined by percentages of budget are analogous to markings on a ruler. If the student's previous resources do not measure up to fund 1, then fund 1 financial aid is assigned to bring the student to that level. The same procedure follows for funds 2 and 3. In each instance financial aid alloted from one fund is incorporated in the student's previous resources before moving on to the next fund.

Example (Figures 3 and 4). An institution with a student expense budget of $4,000 may decide it is able to meet up to 40 percent of its student expense budget with grant aid before self-help is assigned. Thus, a level of 40 percent of budget would be set for fund 1. The rest of the students' need might be met with loans and student employment, each representing 30 percent of the student expense budget.

In this example, the IESE would be completed as in Figure 3. Total family contribution, estimated Basic Grant award, and estimated state award are considered before the institutionally determined funds. If need still exists, each fund is examined in turn to determine whether financial aid may be assigned from it; that is, whether previous resources do not exceed its level. If in the example, previous resources total $1,000, fund 1 is reduced to $600. The FNAR or FAFNAR would appear as it does in Figure 4.

Formula II

Some institutions have the practice of assigning a set amount of self-help to students with financial need before turning to other aid resources. Formula II is especially suited to this packaging procedure. Fund 1 in formula II is a fixed dollar amount which takes precedence in allotment. It is not affected by other funds in the packaging formula, but may be limited by the student's financial need.

In formula II, funds 2 and 3 perform the same function as funds 1 and 2 in formula I – first percentage and next percentage of budget. The only difference is that in formula II the fixed dollar amount of fund 1 becomes a part of the student's previous resources without regard to any predetermined fund "level." Funds 2 and 3, however, do function in formula II as cumulative levels of funding. Again, as in formula I, all *percentage* entries in the formula must total 100 percent.

Conceptually formula II can be thought of as a test tube whose height is equal to the student expense budget. In the test tube is crumbled cork, equal in height to the fixed dollar amount of fund 1. Any previous resources can be represented by liquid in the test tube, which acts to buoy up the cork. Funds 2 and 3 are noted as markings on the test tube. Regardless of the amount of liquid in the tube, the cork floats on top of it. In a similar way the fixed dollar amount of fund 1 rides on top of the student's previous resources. If the liquid and cork together exceed the fund 2 or 3 markings, assistance from that fund will not be assigned. In no case, however, is fund 1 aid allocated in excess of financial need.

Example (Figures 5 and 6). An institution wishing to apply a fixed self-help expectation before grant assistance can use formula II. In this example, a fixed dollar amount of $1,000 is entered for fund 1 followed by a grant level of 70 percent of budget for fund 2. The remainder of the students' need might be met with loans equal to 30 percent of budget. Figure 5 shows the way the IESE would be completed. Since the institution has specified a *fixed* dollar amount for it, fund 1 is not affected by the presence of previous resources, except that fund 1 plus previous resources may not exceed the student expense budget.

If need still exists after taking fund 1 into account, funds 2

Figure 5. IESE – Formula II

	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA II ☒	Fixed $ 1000	First 70 % of budget	Next 30 % of budget	0 % of budget
If student expense budget is $4,000 —	*Fund 1 is fixed $1,000 self-help.*	*Fund 2 is up to $2,800 grant level ($2,800 LESS fixed $1,000 and other previous resources).*	*Fund 3 is up to $1,200 loan.*	*Remaining Need is 0.*

Figure 6. Need analysis report – Formula II

Expense Budget	Total Family Contribution	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
4000	300	500	200	1000	800	1200	0

and 3 are considered to determine the amount of aid to be drawn from them.

Using the example of a combined total family contribution, estimated Basic Grant award, and estimated state award of $1,000, the FNAR or FAFNAR would appear as it does in Figure 6.

Imposing a maximum limit

Each of the percentage of budget elements in both packaging formulas can accommodate the imposition of a maximum limit. The aid administrator may find it necessary to set limits for individual funds, particularly if a given fund is defined with a specific aid resource in mind. In addition, since a packaging formula is applied to different categories of students, a percentage of budget calculation can result in dollar amounts that vary as student expense budgets vary. By imposing a maximum dollar limit a ceiling can be set on any fund.

When a maximum limit is set and the result of the calculation of the percentage of budget exceeds that limit, the maximum limit figure is used in the financial aid package. In such an instance, because percentages of budget are cumulative, if other funds are still to be calculated, the next fund will take up the slack (to a maximum of its imposed limit, if any). Setting limits on funds may have a residual effect on packaging; that is, even though fund percentages equal 100 percent, if imposed limits cause financial need to remain after the three funds are computed, the balance of a student's need will appear as "remaining need" in the FNAR or FAFNAR. The entries in the financial aid packaging section of the need analysis report always total the estimated financial need. One possible exception, however, is that the total of the estimated Basic Grant and state awards might exceed estimated financial need, since those awards are calculated independently. In such a case, however, the aid package would contain no institutionally determined resources.

Example (Figures 7 and 8). Using the percentages given in the example from formula I, an institution might complete the IESE as shown in Figure 7. The effect of the fund limits can be seen in the examples in Figure 8 of need analysis report entries. In the second student's case, limits on funds 2 and 3

Figure 7. IESE – Maximum limit

	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I ☒	First 40 % of budget *to a maximum of $* —	Next 30 % of budget *to a maximum of $* 1400	Next 30 % of budget *to a maximum of $* 1400	0 % of budget

Figure 8. Need analysis reports – Maximum limit

Student A

Expense Budget	Total Family Contribution	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
4000	300	500	200	600	1200	1200	0

Student B

Expense Budget	Total Family Contribution	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
5800	300	500	200	1240	1400	1400	560

Figure 9. IESE – Gap of remaining need

	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I ☒	First 40 % of budget	Next 30 % of budget	Next 20 % of budget	10 % of budget

Figure 10. Need analysis report – Gap of remaining need

Expense Budget	Total Family Contribution	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
4000	300	500	200	600	1200	800	400

caused financial need to remain at the end of the packaging procedure. If there were no limit set for fund 3, its entry would be $1,960 and remaining need would be 0. This would be because of the cumulative effect of percentages of budget on the packaging process in the absence of imposed limits.

Imposing a "gap" of remaining need

Some aid administrators whose institutions' aid resources are insufficient to meet all students' needs have employed a "gap" mechanism in packaging their students' aid. Both CSS formulas permit this to be done. The "gap" is entered as a percentage of budget for the remaining need portion of the formula in the IESE. This and any other percentage entries for a formula must total 100.

If a percentage greater than zero is given for remaining need, the calculation of a "reserve" of remaining need takes precedence over other calculations of institutionally determined packaging. Normally this reserve will be the FNAR or FAFNAR entry for remaining need. The only exception would be that, if both maximum limits and a remaining need "gap" are imposed on a formula, a figure greater than the calculated remaining need reserve can result from residual need carried forward because of fund limits.

Example (Figures 9 and 10). Again using the example for formula I, but assuming that a "gap" of 10 percent of budget cannot be met by financial aid resources, the IESE would be completed as in Figure 9. The FNAR or FAFNAR would appear as shown in Figure 10.

The CSS financial aid packaging procedures are summarized in Figure 11.

Figure 11. Method of computation for institutionally determined packaging

Formula I

1. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   = Adjusted financial need
2. If adjusted financial need is less than or equal to zero, student has no need and remainder of packaging section is zero.

   If adjusted financial need is greater than zero,

   Student expense budget
   × Remaining need percentage
   = Remaining need minimum
3. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Remaining need minimum
   = Fund 1 adjusted financial need
4. If fund 1 adjusted financial need is less than or equal to zero, fund 1 = zero.

   If fund 1 adjusted financial need is greater than zero,

   Student expense budget
   × (Fund 1 percentage + remaining need percentage)
   = Fund 1 maximum

Formula II

1. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   = Fund 1 adjusted financial need
2. If fund 1 adjusted financial need is less than or equal to zero, student has no need and remainder of packaging section is zero.

   If adjusted financial need is greater than zero, proceed to next step.
3. If fund 1 fixed dollar amount is greater than fund 1 adjusted financial need, fund 1 adjusted financial need = fund 1 amount.

   If fund 1 fixed dollar amount is less than or equal to fund 1 adjusted financial need, fund 1 fixed dollar amount = fund 1 amount.
4. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   = Adjusted financial need

Figure 11. Method of computation for institutionally determined packaging, continued

Formula I, continued

5. Fund 1 maximum
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Remaining need minimum
   = Fund 1 amount (not to exceed fund 1 dollar limit, if any)

6. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Remaining need minimum
   − Fund 1 amount
   = Fund 2 adjusted financial need

7. If fund 2 adjusted financial need is less than or equal to zero, fund 2 = zero.

   If fund 2 adjusted financial need is greater than zero,

   Student expense budget
   × (Fund 1 percentage + fund 2 percentage + remaining need percentage)
   = Fund 2 maximum

8. Fund 2 maximum
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Remaining need minimum
   − Fund 1 amount
   = Fund 2 amount (not to exceed fund 2 dollar limit, if any)

9. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Remaining need minimum
   − Fund 1 amount
   − Fund 2 amount
   = Fund 3 adjusted financial need

10. If fund 3 adjusted financial need is less than or equal to zero, fund 3 = zero.

    If fund 3 adjusted financial need is greater than zero, fund 3 adjusted financial need = fund 3 amount (not to exceed fund 3 dollar limit, if any)

11. Student expense budget
    − Total family contribution
    − Estimated Basic Grant award
    − Estimated state award
    − Fund 1 amount
    − Fund 2 amount
    − Fund 3 amount
    = Remaining need amount

Formula II, continued

5. If adjusted financial need is less than or equal to zero, student has no further need and remainder of packaging section is zero.

   If adjusted financial need is greater than zero,

   Student expense budget
   × Remaining need percentage
   = Remaining need minimum

6. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   − Remaining need minimum
   = Fund 2 adjusted financial need

7. If fund 2 adjusted financial need is less than or equal to zero, fund 2 = zero.

   If fund 2 adjusted financial need is greater than zero,

   Student expense budget
   × (Fund 2 percentage + remaining need percentage)
   = Fund 2 maximum

8. Fund 2 maximum
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   − Remaining need minimum
   = Fund 2 amount (not to exceed fund 2 dollar limit, if any)

9. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   − Remaining need minimum
   − Fund 2 amount
   = Fund 3 adjusted financial need

10. If fund 3 adjusted financial need is less than or equal to zero, fund 3 = zero.

    If fund 3 adjusted financial need is greater than zero, fund 3 adjusted financial need = fund 3 amount (not to exceed fund 3 dollar limit, if any)

11. Student expense budget
    − Total family contribution
    − Estimated Basic Grant award
    − Estimated state award
    − Fund 1 amount
    − Fund 2 amount
    − Fund 3 amount
    = Remaining need amount

Developing a packaging formula

To make better use of the CSS financial aid packaging procedures, an institution should attempt to develop a formula that reflects its particular financial aid philosophy and practice. The composition of the formula is further dictated by existing aid resources and by the definition given to the various funds.

Once a decision has been made about which packaging formula better fits institutional policy, the institution's ability to assist its students should be evaluated. Data provided by the CSS's Financial Aid Management Service, formerly called the Institutional Summary Data Service, can help in this process. The evaluation process is similar to the procedure followed in the Institutional Application to Participate in Federal Student Financial Aid Programs by which the institution's aggregate student financial need is demonstrated. This aggregate process parallels the way that an individual student's need is determined and a packaging decision is rendered.

An outline of the suggested procedure follows.

- The total number of students with financial need is projected.
- An aggregate student expense budget is calculated by multiplying the number of students who have need by the typical student expense budget. (A weighted average budget should be used if the institution's student population is diverse.)
- The aggregate total family contribution is then computed. In calculating the student contribution portion of this figure, the institution's IESE summer savings option should be observed; in calculating the parents' contribution portion, the choice of the negative or alternate option should be observed.
- By subtracting the aggregate total family contribution from the aggregate student expense budget, a gross student financial need figure is derived.
- From this aggregate need figure the projected Basic Grant and state scholarship awards are subtracted. The remaining aggregate need is the amount subject to institutionally determined packaging.
- Institutional financial aid resources that are to be packaged are then grouped in accordance with the definition of the "funds" in the packaging formula selected. Types of aid (that is, self-help and non-self-help) should not be commingled in these groupings.
- The difference between the remaining aggregate need (after subtraction of gross Basic Grant and state assistance amounts) and the institutional financial aid resources to be packaged represents students' need that cannot be met. If this amount is divided by the aggregate student budget, the quotient is the percentage of budget that may be designated a "gap" of unmet need. The institution, of course, may desire that students who obtain assistance should receive full aid packages. As alternatives, then, it may be decided to award aid on a first-come, first-served basis, or on the basis that those with greater need successively have full aid packages assigned until all resources are exhausted.
- If formula I has been selected, aggregate total family contribution, Basic Grant, and state award amounts and the financial aid resources designated as fund 1 are totaled. This sum divided by the aggregate student expense budget equals the first percentage of budget entry. Entries for the rest of the formula are determined by dividing the aggregate student expense budget into the respective amounts of financial aid represented by funds 2 and 3. The results are the percentage of budget entries for funds 2 and 3 respectively.
- If formula II is chosen, the amount of financial aid denominated fund 1 is divided by the total number of students with financial need. The quotient is the entry for the fund 1 fixed dollar amount. The fund 2 entry is equal to the sum of the aggregate total family contribution, Basic Grant, and state award amounts and the amounts represented by funds 1 and 2, divided by the aggregate student expense budget. The amount of aid designated as fund 3 divided by the aggregate student expense budget equals the fund 3 percentage of budget entry.

Figure 12 presents a summary of this procedure.

Figure 12. Suggested procedure for developing institutional packaging formulas

A. Aggregate student expense budget
− Aggregate total family contribution
− Aggregate Basic Grant awards
− Aggregate state scholarship awards
= Aggregate remaining need

B. Aggregate remaining need
− Fund 1 financial aid resources
− Fund 2 financial aid resources
− Fund 3 financial aid resources
= Aggregate unmet need

C. Aggregate unmet need
+ Aggregate student expense budget
= Remaining need percentage of budget entry

D. Formula I:
1. Aggregate total family contribution
+ Aggregate Basic Grant awards
+ Aggregate state scholarship awards
+ Fund 1 financial aid resources
= Aggregate previous resources

Aggregate previous resources
+ Aggregate student expense budget
= Fund 1 percentage of budget entry

2. Fund 2 financial aid resources
+ Aggregate student expense budget
= Fund 2 percentage of budget entry

3. Fund 3 financial aid resources
+ Aggregate student expense budget
= Fund 3 percentage of budget entry

E. Formula II:
1. Fund 1 financial aid resources
÷ Number of students with financial need
= Fund 1 fixed dollar amount entry

2. Aggregate total family contribution
+ Aggregate Basic Grant awards
+ Aggregate state scholarship awards
+ Fund 1 financial aid resources
+ Fund 2 financial aid resources
= Aggregate previous resources

Aggregate previous resources
÷ Aggregate student expense budget
= Fund 2 percentage of budget entry

3. Fund 3 financial aid resources
+ Aggregate student expense budget
= Fund 3 percentage of budget entry

PCS sample cases

Description of Barbara Suffolk case

Barbara is one of three children, two of whom will be in college next year. The family income is from father's and mother's wages with some income from dividends and interest.

Both parents work, therefore an employment allowance has been granted against income. The allowance is 50 percent of the lower salary up to a maximum of $1,500.

"Other unusual expenses" are not considered in the CSS analysis but would reduce the parents' contribution by $100 or more if allowed. The financial aid officer may wish to review the expenses to determine if an adjustment to income is warranted.

The CSS reviews "other debts outstanding" when the amount of the entry is great enough to have a significant effect on the parents' contribution. In this instance, it would not have such an effect. If the entry were disallowed, the parents' contribution for the student would be altered by $38.

When there is more than one family member in college the parents are less able to contribute for each student than if only one were in college. The Suffolk family will have two children in college and are expected to contribute 60 percent of their "total parents' contribution" for this student.

The institution has taken the option of providing its own summer savings expectation rather than using the CSS summer savings expectation.

Barbara submitted an Additional College Request (ACR) after the initial processing of the PCS to request that a copy of her PCS and FNAR also be sent to the University of Georgia. In addition to noting the name and CSS code, the CSS stamps "ACR" and enters the date received in Item 6 of the PCS.

The packaging section of Barbara's FNAR illustrates the use of formula I. The IESE has been completed as shown below. Because formula I is based on set percentages of the student's budget, the same resources applied to varying sizes of budgets will result in differing levels for each of the three packaging "funds." In Barbara's case, fund 1 falls to zero in the second budget calculation because her previous resources exceed the level determined by the institution's formula.

DEPENDENT STUDENTS — PCS AND FAF

INSTITUTIONAL 1 and 3	FUND 1	FUND 2	FUND 3	REMAINING NEED
(Check only one formula.) FORMULA I [X] 1	First 50 % of budget to a maximum of $_____ *	Next 20 % of budget to a maximum of $_____ *	Next 30 % of budget to a maximum of $_____ *	0 % of budget
FORMULA II [ ] 2	Fixed $_____	First ___ % of budget to a maximum of $_____ *	Next ___ % of budget to a maximum of $_____ *	___ % of budget

DEPENDENT STUDENTS — PCS AND FAF

INSTITUTIONAL 2	FUND 1	FUND 2	FUND 3	REMAINING NEED
(Check only one formula.) FORMULA I [X] 1	First 50 % of budget to a maximum of $_____ *	Next 20 % of budget to a maximum of $_____ *	Next 30 % of budget to a maximum of $_____ *	0 % of budget
FORMULA II [ ] 2	Fixed $_____	First ___ % of budget to a maximum of $_____ *	Next ___ % of budget to a maximum of $_____ *	___ % of budget

Parents' Confidential Statement (PCS)
Academic Year 1977-78

1140023

IMPORTANT: Check the box next to the number of institutions and programs entered in item 6 below and enclose the fee indicated.

1 ☐ $4.50 3 ☐ $ 9.00 5 ☐ $13.50
2 ☒ $6.75 4 ☐ $11.25 6 ☐ $15.75

Read instructions carefully as you complete this form.
Explain all circled items in 48.
USE BLACK OR DARK INK; DO NOT USE PENCIL.

BOTH NAME AND CASE ARE FICTITIOUS

Student's Information

| | | |

STUDENT'S NAME: LAST SUFFOLK, FIRST BARBARA M. M.I.

Student's Assets and Benefits

35 ASSETS (as of June 1, 1977)		
A. Cash, savings, and checking accounts	$	350
B. Other assets — net value (See instructions, itemize, and give dollar amounts in 46.)	$	0
36 SPECIAL EDUCATIONAL BENEFITS (to be received between July 1, 1977, and June 30, 1978)		
A1. Amount of social security benefits to be received PER MONTH	$	0
A2. Number of months social security benefits to be received		0
B1. Amount of Veterans-GI Bill benefits to be received PER MONTH	$	0
B2. Number of months Veterans-GI Bill benefits to be received		0
37 OTHER BENEFITS PER YEAR (See instructions, itemize, and give dollar amounts in 46.)	$	0

Student's Total Resources

If applicant is an entering first-time student, complete only the 1977-78 column.	ACTUAL 1976-77	ESTIMATED 1977-78
38 Student's wages, salaries, tips, etc. (Before taxes and deductions) Do not include work-study earnings.		
A. SUMMER BEFORE ACADEMIC YEAR	$	$ 450
B. ACADEMIC YEAR	$	$ 0
39 Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 46.)	$	$ 0
40 Financial assistance from student's parents	$	$ 500
41 Grants, scholarships, educational loans, work-study (Itemize, give sources and dollar amounts in 46.) Include only aid actually awarded	$	$ 0
42 Other nontaxable income (Do not include any amounts entered in 38-41 Itemize and give dollar amounts in 46.)	$	$ 0
43 TOTAL (Add 38, 39, 40, 41, and 42.)	$	$ 950

Parents' Additional Information

44 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY HOME (If none, explain in 46.)	$ 1540	45 FACE VALUE OF LIFE INSURANCE POLICIES	$ 15000	46 TOTAL CAR INDEBTEDNESS (List make and year of family cars in 46.)	$ 1500

47 Provide below information for ALL CHILDREN and OTHER DEPENDENTS you entered in 12. Do NOT leave blank. If you need additional space, use 46.					EDUCATIONAL EXPENSES IN 1976-77		FINANCIAL AID RECEIVED IN 1976-77			K. Check appropriate box(es) if attending in 1977-78			
A. NAME OF CHILD OR DEPENDENT	B. AGE	C. Check if living with family	D. NAME OF PRESENT SCHOOL OR COLLEGE 1976-77	E. YEAR IN SCHOOL OR COLLEGE 1976-77	F. TUITION AND FEES	G. ROOM AND BOARD	H. SCHOLARSHIPS OR GIFT AID	I. LOANS AND EMPLOYMENT	J. NAME OF INSTITUTION TO BE ATTENDED IN 1977-78	PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE	CHECK IF FULL-TIME STUDENT
1. **Student Applicant**	18	x	Lee H.S.	12	$ 0	$ 0	$ 0	$ 0	Same as in Item 6			x	x
2. Donald	20	x	U. of Ga.	Soph	615	1217	0	900	U. of Ga.			x	x
3. Marilyn	12	x	Ewing JrHS	7	0	0	0	0	Ewing JrHS	x			x
4.													
5.													
6.													

48 USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

16A. 1977 salary increases for myself and wife are estimated.

18. Expenses related to travel between Southern Electric plant sites.

23. Itemized deductions

	1975	1976
Medical	$ 625	$ 700
Taxes	1260	1400
Interest	550	550
Contributions	515	390
	$2950	$3040

24. State and other taxes

	1975	1976
Income taxes	$ 530	$ 600
Sales taxes	320	330
Property tax	350	380
Gasoline tax	60	90
	$1260	$1400

25. Medical and dental expenses not covered by insurance

	1975	1976
Dr. Harrison	$ 200	---
Dr. Cantrell	315	$ 295
Dr. Sanders	385	450
Dr. Samuels	---	195
Eyeglasses	---	165
	$ 900	$1105

27. Other unusual expenses
1975: gutters replaced, $311.
1976: legal fees - Pinsky and Patton, $350; major repair on '68 Pontiac,, $565.

30. 75 shares of Southern Electric and 52 shares of Universal Electronics.

33. Bank loan to finance purchase of refrigerator-freezer, washer, and dryer.

46. '68 Pontiac, '72 Chevrolet.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in Item 6 and the use of the form by the CSS as described on the cover of the PCS booklet. We agree that, to verify information reported in this form, we will on request provide to the CSS or any of the named recipients an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: This form may be used in the process of establishing eligibility for federal student aid funds. You should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist in the determination of financial need, we authorize the recipients named in Item 6 to discuss the information contained on this form with the student. YES [x] NO [ ]

	SOCIAL SECURITY NUMBER	DATE
John Suffolk FATHER OR MALE GUARDIAN'S SIGNATURE	013889306	10/8/76
Virginia Suffolk MOTHER OR FEMALE GUARDIAN'S SIGNATURE	381722241	10/8/76

▶▶ Be sure to enclose check or money order payable to CSS: $4.50 for first institution or program listed and $2.25 for each additional listing. ◀◀

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1977 - 1978
CONFIDENTIAL

STUDENT'S AND PARENTS' INFORMATION

NAME OF STUDENT LAST	FIRST	M.I.	SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	REV.	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS IDENTIFICATION NO	CSS CODE
SUFFOLK	BARBARA	M	F	05 10 59	841 93 2217	5	2	1	1		12-05	G	1140023	5813

COMPUTATION OF PARENTS' AVAILABLE INCOME

YEAR	TAXABLE AND NONTAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
1	17050	0	17050	1600	1000	1364	594	0	1500	8680	14738	2312

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	ASSET PROTECTION ALLOWANCE	DISCRETIONARY NET WORTH	CONV. %	INCOME SUPPLEMENT
1	27800	0	3250	2750	0	33800	1200	32600	10700	21900	12	2628

COMPUTATION OF PARENTS' CONTRIBUTION

YEAR	AVAILABLE INCOME AND INCOME SUPPLEMENT	PARENTS' [illegible] SEL BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ. FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT
1	4940	0	4940	1106	60	304	359	663

ESTIMATED BASIC GRANT

INDEX	ELIGIBILITY
1970	PROBABLY NOT ELIGIBLE

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS AND BENEFITS

TOTAL ASSETS	CONVERSION %	CONTRIBUTION FROM ASSETS	SOCIAL SECURITY EDUCATIONAL BENEFITS	VETERANS' EDUCATIONAL BENEFITS	OTHER BENEFITS	CONTRIBUTION FROM ASSETS AND BENEFITS
350	35	122	0	0	0	122

OTHER RESOURCES REPORTED BY STUDENT

TOTAL TAXABLE INCOME	ASSISTANCE FROM STUDENT'S PARENTS	OTHER NONTAXABLE INCOME
450	500	0

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

BUDGET TYPE	DURATION OF BUDGET	EXPENSE BUDGET	PARENTS' CONTRIBUTION	STUDENT'S ASSETS AND BENEFITS CONTRIBUTION	STUDENT'S SUMMER SAVINGS	TOTAL FAMILY CONTRIBUTION	ESTIMATED FINANCIAL NEED
INSTITUTIONAL 1	9	2450	663	122	400	1185	1265
INSTITUTIONAL 2	9	1950	663	122	400	1185	765
INSTITUTIONAL 3	9	3310	663	122	400	1185	2125
INSTITUTIONAL ADJUSTMENTS							

FINANCIAL AID PACKAGING

ESTIMATED BASIC GRANT AWARD	ESTIMATED STATE AWARD	FUND 1	FUND 2	FUND 3	REMAINING NEED
0		40	490	735	0
0		0	180	585	0
0		470	662	993	0

80

Description of Daniel Pierce case

Daniel is an upperclassman who has a sister also attending college. Mrs. Pierce is sole support of the family. Mother's income is from earnings; however, the family also receives social security benefits. The CSS subtracts up to 12 months of the student's social security benefits from the family income and considers this amount potentially to be a direct student benefit to meet the student's educational expenses. This subtraction is shown as "social security adjustment."

If the family income is low, the student's social security benefits (or a portion of them) are considered part of the family income and therefore returned to the parent. The amount that the CSS returns to the parent is shown as "parents' share of student's social security benefits." In the Pierce case, the parent is allocated 80 percent of the student's social security benefits.

A Supplementary Information Report (SIR) was generated because other debts outstanding exceeded assets. The PCS was reviewed and the debt was allowed by the CSS.

This case illustrates the negative income supplement. In cases where net worth is less than the asset protection allowance and available income is less than $4,280, a negative income supplement is calculated and treated as an allowance against available income, thereby reducing the adjusted available income.

Institutional budget 3 can be utilized for any period of time that the institution chooses. If the budget submitted is for a period other than 9 months, the CSS adjusts the total family contribution to arrive at an appropriate estimate of need. In the Pierce case, institutional 3 budget and need are for a 5-month period.

Daniel is a senior at the University of Denver and has filed a PCS in past years. The FNAR shows financial data for the previous year.

The packaging section of the FNAR uses formula II, which has a fixed dollar amount entry for fund 1. The IESE for this case was completed as shown below. Once a fund amount is determined in packaging, it is included in subsequent calculations as a previous resource. This is seen in Daniel's FNAR where previous resources—including the $1,200 fixed dollar amount for fund 1—are seen to affect the amounts entered for fund 2 in the first and second calculations and for fund 3 in the third calculation.

DEPENDENT STUDENTS — PCS AND FAF

INSTITUTIONAL 1 and 3 (Check only one formula.)	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I ☐ 1	First ___ % of budget to a maximum of $ ___ *	Next ___ % of budget to a maximum of $ ___ *	Next ___ % of budget to a maximum of $ ___ *	___ % of budget
FORMULA II ☒ 2	Fixed $ 1200	First 65 % of budget to a maximum of $ ___ *	Next 30 % of budget to a maximum of $ ___ *	5 % of budget

DEPENDENT STUDENTS — PCS AND FAF

INSTITUTIONAL 2 (Check only one formula.)	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I ☐ 1	First ___ % of budget to a maximum of $ ___ *	Next ___ % of budget to a maximum of $ ___ *	Next ___ % of budget to a maximum of $ ___ *	___ % of budget
FORMULA II ☒ 2	Fixed $ 1200	First 65 % of budget to a maximum of $ ___ *	Next 30 % of budget to a maximum of $ ___ *	5 % of budget

Parents' Confidential Statement (PCS)
Academic Year 1977-78

A141123

Read instructions carefully as you complete this form.
Explain all circled items in 48.
USE BLACK OR DARK INK; DO NOT USE PENCIL. BOTH NAME AND CASE ARE FICTITIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in item 6 below and enclose the fee indicated.

1 ☒ $4.50 3 ☐ $ 9.00 5 ☐ $13.50
2 ☐ $6.75 4 ☐ $11.25 6 ☐ $15.75

Student's Information

| | | |

STUDENT'S NAME: LAST PIERCE, First DANIEL R. MI

Student's Assets and Benefits

35 ASSETS (as of June 1, 1977)	
A. Cash, savings, and checking accounts	$ 120
B. Other assets — net value (See instructions. Itemize, and give dollar amounts in 48.)	$ 0
36 SPECIAL EDUCATIONAL BENEFITS (to be received between July 1, 1977, and June 30, 1978)	
A1. Amount of social security benefits to be received PER MONTH	$ 160
A2. Number of months social security benefits to be received	12
B1. Amount of Veterans-GI Bill benefits to be received PER MONTH	$ 30
B2. Number of months Veterans-GI Bill benefits to be received	9
37 OTHER BENEFITS PER YEAR (See instructions. Itemize, and give dollar amounts in 48.)	$ 0

Student's Total Resources

If applicant is an entering first-time student, complete only the 1977-78 column.

	ACTUAL 1976-77	ESTIMATED 1977-78
38 Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study earnings.		
A. SUMMER BEFORE ACADEMIC YEAR	$ 600	$ 0
B. ACADEMIC YEAR	$ 515	$ 500
39 Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 48.)	$ 0	$ 0
40 Financial assistance from student's parents	$ 500	$ 500
41 Grants, scholarships, educational loans, work-study (Itemize, give sources and dollar amounts in 48.) Include only aid actually awarded	$ 1850	$ 0
42 Other nontaxable income (Do not include any amounts entered in 16-41. Itemize and give dollar amounts in 48.)	$ 0	$ 0
43 TOTAL (Add 38, 39, 40, 41, and 42.)	$ 3465	$ 1000

Parents' Additional Information

44 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY HOME (If none, explain in 48.)	$ 1800	45 FACE VALUE OF LIFE INSURANCE POLICIES	$ 0
46 TOTAL CAR INDEBTEDNESS (List make and year of family cars in 48.)	$ 0		

47 Provide below information for ALL CHILDREN and OTHER DEPENDENTS you entered in 7c. Do NOT leave blank. If you need additional space, use 48.	B	C	D	E	EDUCATIONAL EXPENSES IN 1976-77		FINANCIAL AID RECEIVED IN 1976-77		J	K Check appropriate box(es) if attending in 1977-78			
A. NAME OF CHILD OR DEPENDENT	AGE	Check if living with family	NAME OF PRESENT SCHOOL OR COLLEGE 1976-77	YEAR IN SCHOOL OR COLLEGE 1976-77	F. TUITION AND FEES	G. ROOM AND BOARD	H. SCHOLARSHIPS OR GIFT AID	I. LOANS AND EMPLOYMENT	NAME OF INSTITUTION TO BE ATTENDED IN 1977-78	PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE	CHECK IF FULL-TIME STUDENT
1. **Student Applicant**	20	x	U of Denver	Jr	$ 3450	$ 1400	$ 850	$ 1815	**Same as in Item 8**			x	x
2. Angela	19	x	U of N.M.	Soph	520	0	0	250	U. of N.M.			x	x
3.													
4.													
5.													
6.													

48 USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

24. State and other taxes

	1975	1976
Income taxes	$ 120	$ 130
Sales taxes	160	180
Gasoline tax	50	60
	$ 330	$ 370

25. Medical and dental expenses
1974: $450 in doctor's bills not covered by insurance.
1975: dentist, $200; doctors' bills, $550.

33. Balance of loan to cover costs of funeral for my mother.

38. Daniel will have to use his summer earnings to help pay for extensive oral surgery.

46. '69 Dodge.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in item 8 and the use of the form by the CSS as described on the cover of the PCS booklet. We agree that, to verify information reported in this form, we will on request provide to the CSS or any of the named recipients an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: This form may be used in the process of establishing eligibility for federal student aid funds. You should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist in the determination of financial need, we authorize the recipients named in item 8 to discuss the information contained on this form with the student. YES [X] NO [ ]

	SOCIAL SECURITY NUMBER	DATE
FATHER OR MALE GUARDIAN'S SIGNATURE		
Jane Pierce	043 28 2169	10/3/76
MOTHER OR FEMALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	DATE

▶▶ Be sure to enclose check or money order payable to CSS: $4.50 for first institution or program listed and $2.25 for each additional listing. ◀◀

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COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1977 - 1978
CONFIDENTIAL

STUDENT'S AND PARENTS' INFORMATION

NAME OF STUDENT LAST	FIRST	M.I.	SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	REV	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS IDENTIFICATION NO	CSS CODE
PIERCE	DANIEL	R	M	03 17 56	098 38 2311	3	2	4	1		10-18		A141123	4842

COMPUTATION OF PARENTS' AVAILABLE INCOME

YEAR	TAXABLE AND NONTAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
3	13735	1440	12295	960	575	983	82	0	1500	5650	9750	2545
4	14355	1920	12435	1000	614	994	377	0	1500	5870	10355	2080

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	ASSET PROTECTION ALLOWANCE	DISCRETIONARY NET WORTH	CONV %	INCOME SUPPLEMENT
3	0	0	0	450	0	450	0	450	13900	-13450	6	-807
4	0	0	0	340	0	340	1200	0	15300	-15300	6	-918

COMPUTATION OF PARENTS' CONTRIBUTION

YEAR	AVAILABLE INCOME AND INCOME SUPPLEMENT	PARENTS SHARE OF STUDENTS SOC SEC BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ. FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT
3	1738	864	2602	572	70	524	-124	400
4	1162	1536	2698	593	60	477	-122	355

ESTIMATED BASIC GRANT

INDEX	ELIGIBILITY
1230	PROBABLY NOT
	ELIGIBLE

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS AND BENEFITS

TOTAL ASSETS	CONVERSION %	CONTRIBUTION FROM ASSETS	SOCIAL SECURITY EDUCATIONAL BENEFITS	VETERANS' EDUCATIONAL BENEFITS	OTHER BENEFITS	CONTRIBUTION FROM ASSETS AND BENEFITS
120	35	42	384	270	0	696

OTHER RESOURCES REPORTED BY STUDENT

TOTAL TAXABLE INCOME	ASSISTANCE FROM STUDENT'S PARENTS	OTHER NONTAXABLE INCOME
500	500	0

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

BUDGET TYPE	DURATION OF BUDGET	EXPENSE BUDGET	PARENTS CONTRIBUTION	STUDENT'S ASSETS AND BENEFITS CONTRIBUTION	STUDENT'S SUMMER SAVINGS	TOTAL FAMILY CONTRIBUTION	ESTIMATED FINANCIAL NEED
INSTITUTIONAL 1	9	5700	355	696	700	1751	3949
INSTITUTIONAL 2	9	4680	355	696	700	1751	2929
INSTITUTIONAL 3	5	2975	195	384	385	964	2011
INSTITUTIONAL ADJUSTMENTS							

FINANCIAL AID PACKAGING

ESTIMATED BASIC GRANT AWARD	ESTIMATED STATE AWARD	FUND 1	FUND 2	FUND 3	REMAINING NEED
0		1200	754	1710	285
0		1200	91	1404	234
0		1200	0	663	148

84

Description of Michael Wakefield case

The Wakefield family has high income and assets and high expenses. Mr. Wakefield derives his income from his business as a consulting engineer and has completed Supplement A for business owners in addition to completing the PCS.

A Supplementary Information Request (SIR) has been generated because the family listed investments having a market value in excess of $10,000, but did not show income from dividends. The SIR was sent to the family for clarification and the Wakefields responded that they received $1,050 in dividends. Also in question was other outstanding debts which the CSS reviewed and allowed.

The Wakefields have reported a U.S. income tax for 1976 that exceeds the calculated tax by at least 10 percent; therefore, the calculated tax was used and unusual condition C was printed. The CSS calculates a U.S. income tax by the standard deduction or the itemized deduction method. Since the Wakefields have listed IRS itemized deductions on the PCS, the itemized deduction method was used.

Unusual condition D indicates that incomes reported for 1976 and 1977 differ by at least $2,000. The financial aid officer may wish to review the cause of the income difference to determine if an adjustment to income may be warranted because of a change in family circumstances. In the Wakefield case, the anticipated drop in income appears to be speculative and would probably not warrant an adjustment.

State and other taxes reported by the Wakefields in PCS Item 24 vary sufficiently from the uniform methodology's standard allowance to cause unusual condition H to be shown on the FNAR. The aid administrator may wish to substitute the parents' figure for the standard allowance in the analysis.

Mrs. Wakefield's mother lives with the Wakefields and their two children. Therefore, the minimum standard allowance is based on five family members.

A contribution is expected from student savings and other assets that is computed by multiplying assets by an asset taxation rate of 35 percent.

Michael is possibly eligible for the New York State TAP or Tuition Assistance Program. The tuition aid can be applied in New York State only. Michael is probably not eligible for a Basic Grant.

In this case, the parents do not authorize the institution to discuss their financial information with the student.

Michael's FNAR illustrates the use of formula II for packaging. Because of sizable previous resources, the package in this case is confined to the fixed dollar amount for fund 1. The IESE shows that limits have been set for funds 2 and 3. The maximum that the three funds could equal, therefore, is $3,750. Any amount in excess of this cumulative ceiling would be entered in the remaining need box.

DEPENDENT STUDENTS — PCS AND FAF

INSTITUTIONAL 1 and 3	FUND 1	FUND 2	FUND 3	REMAINING NEED
(Check only one formula.) FORMULA I ☐ 1	First ___ % of budget to a maximum of $ ___ *	Next ___ % of budget to a maximum of $ ___ *	Next ___ % of budget to a maximum of $ ___ *	___ % of budget
FORMULA II ☒ 2	Fixed $ 1000	First 60 % of budget to a maximum of $ 1250 *	Next 40 % of budget to a maximum of $ 1500 *	0 % of budget

DEPENDENT STUDENTS — PCS AND FAF

INSTITUTIONAL 2	FUND 1	FUND 2	FUND 3	REMAINING NEED
(Check only one formula.) FORMULA I ☐ 1	First ___ % of budget to a maximum of $ ___ *	Next ___ % of budget to a maximum of $ ___ *	Next ___ % of budget to a maximum of $ ___ *	___ % of budget
FORMULA II ☒ 2	Fixed $ 1000	First 60 % of budget to a maximum of $ 1250 *	Next 40 % of budget to a maximum of $ 1500 *	0 % of budget

Parents' Confidential Statement (PCS)
Academic Year 1977-78

2041290

Read instructions carefully as you complete this form.
Explain all circled items in 48.
USE BLACK OR DARK INK; DO NOT USE PENCIL. BOTH NAME AND CASE ARE FICTITIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in item 6 below and enclose the fee indicated

1 ☐ $4.50 3 ☐ $ 9.00 5 ☐ $13.50
2 ☐ $6.75 4 ☒ $11.25 6 ☐ $15.75

Student's Information

1 STUDENT'S NAME: WAKEFIELD (STUDENT'S LAST NAME) MICHAEL (STUDENT'S FIRST NAME) A (MID INIT)
DATE OF BIRTH (MONTH DAY YEAR): 07 06 58 — OPTIONAL: 1 ☒ M 2 ☐ F (SEX) — STUDENT'S SOCIAL SECURITY NUMBER: 298 41 3687

2 STUDENT'S PERMANENT MAILING ADDRESS: 18 SOMERSET DRIVE (NUMBER, STREET, AND APARTMENT NUMBER)
NEW POINT (CITY) NY (STATE) 10469 (ZIP CODE)

3 STUDENT'S MARITAL STATUS (Check only one box.)
1 ☒ Unmarried
2 ☐ Married
3 ☐ Separated

4 Is student a U.S. citizen or a permanent resident?
YES ☒ 1 NO ☐ 2
If appropriate, enter student's visa number:

5 Student's year in college or post-high-school institution during 1977-78 (Check only one box.) 1 ☒ FIRST 2 ☐ SECOND 3 ☐ THIRD 4 ☐ FOURTH OR FIFTH (undergraduate) 5 ☐ GRAD./PROF

6 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not list a given institution or program more than once. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO
CAL TECH	PASADENA,	CA	4034
M.I.T.	CAMBRIDGE,	MA	3514
STANFORD	PALO ALTO,	CA	4704
NORTHEASTERN UNIV	BOSTON,	MA	3667

Father, Stepfather, or Male Guardian

7 NAME: James Wakefield — AGE: 42
HOME ADDRESS: 18 Somerset Dr., New Point, NY 10469
OCCUPATION/TITLE: President, mechanical engineering firm
EMPLOYED BY: James Wakefield & Associates — NUMBER OF YEARS: 3

Mother, Stepmother, or Female Guardian

8 NAME: Norma Wakefield — AGE: 39
HOME ADDRESS: 18 Somerset Dr., New Point, NY 10469
OCCUPATION/TITLE: Housewife
EMPLOYED BY: ---- — NUMBER OF YEARS: --

9 PARENTS' CURRENT MARITAL STATUS (Check only one box.)
1 ☒ Married
2 ☐ Separated
3 ☐ Divorced
4 ☐ Mother living, father deceased
5 ☐ Father living, mother deceased
6 ☐ Other (If you checked "Other," explain in 48.)

10 Have you filed your 1976 U.S. income tax return?
YES ☐ 1
NO ☒ 2

11 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on parents' 1976 U.S. income tax return. (Enter zero if you are not required to file a 1976 return.) 1976: 5

12 TOTAL SIZE OF PARENTS' HOUSEHOLD. (Include the student named on this form, parents, other dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 47.) 5

13 NUMBER IN COLLEGE. How many persons in item 12 (including the student named on this form) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.) 1977-78: 1

14 To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid programs.
YES ☒ 1 NO ☐ 2

15 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? YES ☒ 1 NO ☐ 2
▶ If YES, complete Supplement A or B before going on to 16. Mail the completed supplement with your PCS to the CSS.

Parents' Annual Income and Expenses

Enter yearly amounts in boxes only.

	TOTAL 1975	TOTAL 1976	ESTIMATED 1977
16 TAXABLE INCOME BEFORE DEDUCTIONS			
A. Wages, salaries, tips, and other compensation			
1. Father, stepfather, or male guardian	$ 21325	$ 23450	$ 20000
2. Mother, stepmother, or female guardian	$ 0	$ 0	$ 0
B. Dividends	$ 0	$ 1050 / 075	$ 0
C. Interest income	$ 0	$ 0	$ 0
(D) Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in 48.)	$ 0	$ 0	$ 0
17 Add 16A, 16B, 16C, and 16D	$ 21325	$ 23450	$ 20000
(18) ADJUSTMENTS TO INCOME (such as "sick pay," moving expenses, etc. Itemize and give dollar amounts in 48.)	$ 0	$ 0	$ 0
19 Subtract 18 from 17 for adjusted gross income	$ 21325	$ 23450	$ 20000
20 NONTAXABLE INCOME (See instructions.)			
A. Social security benefits	$ 0	$ 0	$ 0
(B) Other nontaxable income (veterans benefits, child support, welfare, etc. Itemize and give dollar amounts in 48.)	$ 0	$ 0	$ 0
21 TOTAL INCOME (Add 19, 20A, and 20B.)	$ 21325	$ 23450	$ 20000
22 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 3090	$ 3200	
(23) IRS ITEMIZED DEDUCTIONS (See instructions. Itemize, and give dollar amounts in 48.)	$ 6060	$ 6850	
(24) STATE AND OTHER TAXES (See instructions. Itemize, and give dollar amounts in 48.)	$ 2150	$ 2700	
(25) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions. Itemize, and give dollar amounts in 48.)	$ 3556	$ 3600	
(26) CASUALTY OR THEFT LOSSES (See instructions. Itemize, and give dollar amounts in 48.)	$ 0	$ 0	
(27) OTHER UNUSUAL EXPENSES (See instructions. Itemize, and give dollar amounts in 48.)	$ 0	$ 4580	

Parents' Assets and Indebtedness

Enter information in boxes only.

	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
28 HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED: 19 68 PURCHASE PRICE: $ 42000	$ 50000	$ 50000	$ 34840
(29) OTHER REAL ESTATE (Describe in 48. Do not include amounts entered on Supplement A or B.)	$ 12000	$ 12000	$ 4000
		MARKET VALUE	DEBT
(30) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) (Itemize and give dollar amounts in 48.)		$ 14000	$ 1550
31 CASH, SAVINGS, AND CHECKING ACCOUNTS			$ 500
32 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.)			
A. Total assets for 1976 from Supplement A, line 10, or Supplement B, line 11			$ 13792
B. Total indebtedness for 1976 from Supplement A, line 12, or Supplement B, line 13			$ 6584
C. Percent of ownership for 1976 from Supplement A, line 14, or Supplement B, line 15			92 %
(33) OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in 48.)			$ 5800

Divorced/Separated Parents

(To be completed by parent or guardian who has filed this PCS)

34 A. OTHER PARENT'S NAME
HOME ADDRESS
OCCUPATION/TITLE
EMPLOYED BY

B. Student's parents are ☐ divorced ☐ legally separated ☐ separated, no court action

C. Date of divorce or separation: MONTH YEAR

D. Name of parent who claimed student as a tax dependent

E. Amount of monthly child support received for the student: $

F. According to court order, when will this support end? MONTH YEAR

G. Amount of total monthly child support received for all children: $

H. Amount of alimony received per month: $

I. Is there any agreement specifying a contribution for student's education? ☐ Yes ☐ No If yes, how much per year? $

If there are special circumstances, check here ☐ and explain in 48.

STUDENT'S NAME: LAST WAKEFIELD, FIRST MICHAEL A. M.I.

Student's Assets and Benefits

35 ASSETS (as of June 1, 1977)	
A. Cash, savings, and checking accounts	$ 300
(B) Other assets — net value (See instructions, itemize, and give dollar amounts in 46.)	$ 5000
36 SPECIAL EDUCATIONAL BENEFITS (to be received between July 1, 1977, and June 30, 1978)	
A1. Amount of social security benefits to be received PER MONTH	$ 0
A2. Number of months social security benefits to be received	0
B1. Amount of Veterans-GI Bill benefits to be received PER MONTH	$ 0
B2. Number of months Veterans-GI Bill benefits to be received	0
(37) OTHER BENEFITS PER YEAR (See instructions, itemize, and give dollar amounts in 46.)	$ 0

Student's Total Resources

If applicant is an entering first-time student, complete only the 1977-78 column.	ACTUAL 1976-77	ESTIMATED 1977-78
38 Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study earnings		
A. SUMMER BEFORE ACADEMIC YEAR	$	$ 400
B. ACADEMIC YEAR	$	$ 0
(39) Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 46.)	$	$ 0
40 Financial assistance from student's parents	$	$ 3000
(41) Grants, scholarships, educational loans, work-study (Itemize, give sources and dollar amounts in 46.) Include only aid actually awarded	$	$ 0
(42) Other nontaxable income (Do not include any amounts entered in 38-41. Itemize and give dollar amounts in 46.)	$	$ 0
43 TOTAL (Add 38, 39, 40, 41, and 42.)	$	$ 3400

Parents' Additional Information

44 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY HOME (If none, explain in 46.)	$ 4440	45 FACE VALUE OF LIFE INSURANCE POLICIES	$ 80000	46 TOTAL CAR INDEBTEDNESS (List make and year of family cars in 46.)	$ 0

47 Provide below information for ALL CHILDREN and OTHER DEPENDENTS you entered in 12. Do NOT leave blank. If you need additional space, use 46					EDUCATIONAL EXPENSES IN 1976-77		FINANCIAL AID RECEIVED IN 1976-77			K. Check appropriate box(es) if attending in 1977-78.			
A. NAME OF CHILD OR DEPENDENT	B. AGE	C. Check if living with family	D. NAME OF PRESENT SCHOOL OR COLLEGE 1976-77	E. YEAR IN SCHOOL OR COLLEGE 1976-77	F. TUITION AND FEES	G. ROOM AND BOARD	H. SCHOLARSHIPS OR GIFT AID	I. LOANS AND EMPLOYMENT	J. NAME OF INSTITUTION TO BE ATTENDED IN 1977-78	PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE	CHECK IF FULL-TIME STUDENT
1. Student Applicant	18	x	Piedmont HS	12	$ 0	$ 0	$ 0	$ 0	Same as in Item 6			x	x
2. Janet	15	x	Piedmont HS	10	0	0	0	0	Piedmont HS	x			x
3. Evelyn Wade	66	x											
4.													
5.													
6.													

48 USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

16A1. I expect a decrease in salary in 1977 due to business decline.

23. Itemized deductions

	1975	1976
Medical and dental	$2760	$3000
Taxes	2150	2700
Interest	950	950
Contributions	200	200
	$6060	$6850

24. State and other taxes

	1975	1976
Income taxes	$1210	$1400
Real estate taxes	630	960
Sales taxes	250	280
Gasoline tax	60	60
	$2150	$2700

25. Medical/dental expenses

	1975	1976
Various doctors	$ 356	$ 400
Orthodontist	600	600
Nursing care for Mrs. Wakefield's mother	2600	2600
	$3556	$3600

27. Attic remodeled to accommodate Mrs. Wakefield's mother.

29. Lake front property bought in 1976.

30. Investments

	Value	Debt
Systems, Inc.,	$11850	$ 0
Aronson Labs	2150	1550
	$14000	$1550

33. Amount outstanding from past business indebtedness (business dissolved), $5800.

35. Michael's grandfather left him $5000 with the stipulation that it was not to be used until Michael's 22nd birthday.

46. 1975 Chrysler, 1973 Volkswagen.

FOLLOW UP
SENT 1/22
RET'D 2/10

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in Item 6 and the use of the form by the CSS as described on the cover of the PCS booklet. We agree that, to verify information reported in this form, we will on request provide to the CSS or any of the named recipients an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: This form may be used in the process of establishing eligibility for federal student aid funds. You should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist in the determination of financial need, we authorize the recipients named in Item 6 to discuss the information contained on this form with the student. YES ☐ NO ☒

James Wakefield	598-32-8610	1/10/77
FATHER OR MALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	DATE
Norma Wakefield		1/10/77
MOTHER OR FEMALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	DATE

▶▶ Be sure to enclose check or money order payable to CSS: $4.50 for first institution or program listed and $2.25 for each additional listing. ◀◀

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COLLEGE SCHOLARSHIP SERVICE of the College Entrance Examination Board

PARENTS' CONFIDENTIAL STATEMENT (PCS)
Academic Year 1977-78

SUPPLEMENT A-BUSINESS

TO BE COMPLETED BY OWNERS OF BUSINESSES AND RETURNED WITH THE PCS.

FAILURE TO RETURN THE SUPPLEMENT WITH THE PCS WILL DELAY PROCESSING.

STUDENT'S INFORMATION

| | | |

COLLEGE SCHOLARSHIP SERVICE

SUPPLEMENTARY INFORMATION REQUEST

IN REFERENCE TO THE PARENTS' CONFIDENTIAL STATEMENT FOR:

TO THE PARENTS OR GUARDIAN OF
MICHAEL A WAKEFIELD
18 SOMERSET DRIVE
NEW POINT NY 10469

1/21/77

Respond only to the items checked (✓).

Your Parents' Confidential Statement cannot be processed until this form has been returned.

RETURN TO: COLLEGE SCHOLARSHIP SERVICE
BOX 176, PRINCETON, NEW JERSEY 08540

2041290 WAKEMA10706583687

Responses to the following items are needed to complete your Parents' Confidential Statement.	DO NOT WRITE IN SPACE BELOW.	
✓ ENTER FAMILY'S TOTAL 1976 DIVIDEND INCOME..... $1050.	+27	1050
WHAT IS THE NATURE OF OTHER DEBTS OUTSTANDING?	+50	5800

We authorize the transferral of the specified additional information to our Parents' Confidential Statement.

SIGNATURES OF BOTH PARENTS OR GUARDIAN { James Wakefield
Norma Wakefield

DATE 2/6/77

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COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1977 - 1978
CONFIDENTIAL

STUDENT'S AND PARENTS' INFORMATION

NAME OF STUDENT LAST	FIRST	M.I	SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	Rev	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS IDENTIFICATION NO	CSS CODE
WAKEFIELD	MICHAEL	A	M	07 06 58	298 41 3687	5	1	1	1		02-16	CDE GH	2041290	4034

COMPUTATION OF PARENTS' AVAILABLE INCOME

YEAR	TAXABLE AND NONTAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
1	24500	0	24500	2560	895	1960	2865	0	0	8680	16960	7540

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	ASSET PROTECTION ALLOWANCE	DISCRETIONARY NET WORTH	CONV %	INCOME SUPPLEMENT
1	15160	8000	12450	500	2652	38762	5800	32962	9840	23122	12	2774

COMPUTATION OF PARENTS' CONTRIBUTION

YEAR	AVAILABLE INCOME AND INCOME SUPPLEMENT	PARENTS' SHARE OF STUDENTS' SOC. SEC. BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ. FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT
1	10314	0	10314	3134	100	1902	1232	3134

ESTIMATED BASIC GRANT

INDEX	ELIGIBILITY
6719	PROBABLY NOT ELIGIBLE

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS AND BENEFITS

TOTAL ASSETS	CONVERSION %	CONTRIBUTION FROM ASSETS	SOCIAL SECURITY EDUCATIONAL BENEFITS	VETERANS' EDUCATIONAL BENEFITS	OTHER BENEFITS	CONTRIBUTION FROM ASSETS AND BENEFITS
5300	35	1855	0	0	0	1855

OTHER RESOURCES REPORTED BY STUDENT

TOTAL TAXABLE INCOME	ASSISTANCE FROM STUDENT'S PARENTS	OTHER NONTAXABLE INCOME
400	3000	0

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

BUDGET TYPE	DURATION OF BUDGET	EXPENSE BUDGET	PARENTS' CONTRIBUTION	STUDENT'S ASSETS AND BENEFITS CONTRIBUTION	STUDENT'S SUMMER SAVINGS	TOTAL FAMILY CONTRIBUTION	ESTIMATED FINANCIAL NEED
INSTITUTIONAL 1	9	6290	3134	1855	500	5489	801
INSTITUTIONAL 2	9	6290	3134	1855	500	5489	801
INSTITUTIONAL 3	9	5800	3134	1855	500	5489	311
INSTITUTIONAL ADJUSTMENTS							

FINANCIAL AID PACKAGING

ESTIMATED BASIC GRANT AWARD	ESTIMATED STATE AWARD	FUND 1	FUND 2	FUND 3	REMAINING NEED
0		801	0	0	0
0		801	0	0	0
0		311	0	0	0

POSSIBLY ELIGIBLE FOR TAP-NY ONLY

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FAF sample cases

Description of James Turner case

James Turner is the eldest of five children all of whom live with their mother. The Turner parents are divorced. The major source of the family's income is child support; however, Mrs. Turner does have a part-time job.

An employment allowance has been granted because Mrs. Turner is a working parent in a one-parent family.

This case illustrates the concept of a negative available income. In the CSS analysis, the minimum standard allowance provides for a minimum-level standard of living for the family members. The minimum standard allowance is subtracted from the total income along with all other appropriate allowances; the remainder is considered to be "parents' available income." If the total income is less than the allowances, as in the Turner case, the family is considered to have a "negative available income."

The Turner home is jointly owned by both parents, therefore 50 percent of the home value and mortgage has been listed by Mrs. Turner.

In the computation of "parents' contribution for the student," the CSS provides a breakdown of the contribution from income and the contribution from assets. These fields on the FAFNAR are called "parents' contribution from income" and "parents' contribution from assets." In the Turner case, the assets provide a small financial strength although the income is low.

This case also illustrates the negative parental contribution and the alternate computation. In all cases in which the adjusted available income is negative the "parents' contribution for student" entry will be negative. In this instance, the minimum parents' contribution allowed in the need analysis system, $–750, is entered. The alternate computation shows the "parents' contribution" as zero in the "student's expense budgets and estimates of financial need" section.

Mrs. Turner has provided supplementary information concerning the terms of the divorce settlement in the appropriate section of the FAF.

James is possibly eligible for a Basic Grant and has an estimated eligibility index of 132.

The packaging section of the FAFNAR uses formula I, as shown below. This case shows the cumulative effect of percentages of budget on the formula. The level determined for a given fund is the product of the cumulative percentages to that point in the formula times the student expense budget. In this case "adjusted financial need" (see Chapter 10, Figure 11) was evidenced at different stages of the packaging formula in each of the three calculations. Thus, the initial "fund" entry is in fund 3 for the first calculation; fund 2 for the second; and fund 1 for the third.

DEPENDENT STUDENTS — PCS AND FAF

INSTITUTIONAL 1 and 3	FUND 1	FUND 2	FUND 3	REMAINING NEED
(Check only one formula.) FORMULA I [X] 1	First 50 % of budget to a maximum of $ 1200 *	Next 25 % of budget to a maximum of $ *	Next 25 % of budget to a maximum of $ *	0 % of budget
FORMULA II [ ] 2	Fixed $	First % of budget to a maximum of $ *	Next % of budget to a maximum of $ *	% of budget

DEPENDENT STUDENTS — PCS AND FAF

INSTITUTIONAL 2	FUND 1	FUND 2	FUND 3	REMAINING NEED
(Check only one formula.) FORMULA I [X] 1	First 50 % of budget to a maximum of $ 1200 *	Next 25 % of budget to a maximum of $ *	Next 25 % of budget to a maximum of $ *	0 % of budget
FORMULA II [ ] 2	Fixed $	First % of budget to a maximum of $ *	Next % of budget to a maximum of $ *	% of budget

Financial Aid Form (FAF)

Academic Year 1977-78

5542036

BOTH NAME AND CASE ARE FICTITIOUS

Read instructions carefully as you complete this form.
Use 71 to explain all circled items.
USE BLACK OR DARK INK; DO NOT USE PENCIL.

IMPORTANT: Check the box next to the number of institutions and programs entered in item 72.

- If you wish to receive a copy of the **Report to FAF Filer**, check here and add $1 to the amount checked above ☐ $1.00
- Mail this *FAF* with check or money order for appropriate amount to the CSS.

1 ☐	$4.00	4 ☐	$ 8.50
2 ☒	$5.50	5 ☐	$10.00
3 ☐	$7.00	6 ☐	$11.50

STUDENT'S INFORMATION

1 STUDENT'S NAME	TURNER (LAST) JAMES (FIRST) P (MID. INIT.)
2 STUDENT'S DATE OF BIRTH	MONTH 05 DAY 05 YEAR 58
OPTIONAL: 3 SEX	1 ☒ M 2 ☐ F
OPTIONAL: 4 STUDENT'S SOCIAL SECURITY NUMBER	923 66 8102
5 STUDENT'S PERMANENT MAILING ADDRESS	15 CIRCLE DRIVE (NUMBER, STREET, AND APARTMENT NUMBER)
	COLUMBUS (CITY) OH (STATE ABBREVIATION) 43214 (ZIP CODE)
6 STUDENT'S STATE OF LEGAL RESIDENCE (Use Postal Service abbreviation. See page 1.)	OH
7 STUDENT'S MARITAL STATUS (Check only one box.)	Unmarried ☒ 1 Married ☐ 2 Separated ☐ 3 Date of marriage:
8 IS STUDENT	• a U.S. citizen? Yes ☒ 1 No ☐ 2
	• a permanent resident of the U.S. or trust territory? Yes ☒ 1 No ☐ 2
9 Did (or will) student live with parents or guardian for more than two consecutive weeks during	1976? Yes ☒ 1 No ☐ 2; 1977? Yes ☒ 1 No ☐ 2; 1978? Yes ☒ 1 No ☐ 2
10 Was (or will) student (be) listed as an exemption on parents' or guardian's U.S. income tax return for	1976? Yes ☒ 1 No ☐ 2; 1977? Yes ☒ 1 No ☐ 2; 1978? Yes ☒ 1 No ☐ 2
11 Did (or will) student receive financial assistance of $800 or more from parents or guardian during	1976? Yes ☐ 1 No ☒ 2; 1977? Yes ☐ 1 No ☒ 2; 1978? Yes ☐ 1 No ☒ 2
12 Are both parents (or is guardian) deceased?	No ☒ 1 Yes ☐ 2

Father, Stepfather, or Male Guardian — PARENTS' INFORMATION — Mother, Stepmother, or Female Guardian

Father, Stepfather, or Male Guardian	Mother, Stepmother, or Female Guardian
13A NAME	13B NAME Margaret Turner
HOME ADDRESS	HOME ADDRESS 15 Circle Dr., Columbus, OH 43214
OCCUPATION/EMPLOYER	OCCUPATION/EMPLOYER Part-time typist
NUMBER OF YEARS	NUMBER OF YEARS 3
SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER 912 07 6493
STATE OF LEGAL RESIDENCE	STATE OF LEGAL RESIDENCE OH
AGE	AGE 42

Parents' Annual Income and Expenses

Enter yearly amounts in boxes only.	Total 1975	Total 1976	Estimated 1977
14 TAXABLE INCOME BEFORE DEDUCTIONS			
A. Wages, salaries, tips, and other compensation			
1. Father, stepfather, or male guardian		• $ 0	$ 0
2. Mother, stepmother, or female guardian		• $ 2500	$ 2500
B. Dividends		• $ 0	$ 0
C. Interest income		• $ 0	$ 0
(D) Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in 71.)		• $ 0	$ 0
15 Add 14A, 14B, 14C, and 14D		$ 2500	$ 2500
(16) ADJUSTMENTS TO INCOME such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in 71.)		• $ 0	$ 0
17 Subtract 16 from 15 for adjusted gross income		$ 2500	$ 2500
18 NONTAXABLE INCOME (See instructions.)			
A. Social security benefits		• $ 0	$ 0
(B) Other nontaxable income (veterans benefits, child support, welfare, etc. Itemize and give dollar amounts in 71.)		• $ 6000	$ 6000
19 TOTAL INCOME (Add 17, 18A, and 18B.)	$ 8200	$ 8500	• $ 8500
20 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)		• $ 0	
(21) IRS ITEMIZED DEDUCTIONS (See instructions. Itemize, and give dollar amounts in 71.)		• $ 0	
(22) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions. Itemize, and give dollar amounts in 71.)		• $ 300	
(23) CASUALTY OR THEFT LOSS(ES) (See instructions. Itemize, and give dollar amounts in 71.)		• $ 250	
24 ENTER TOTAL AMOUNT OF UNREIMBURSED ELEMENTARY OR SECONDARY SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN IN 1977-78			• $ 0

Parents' Assets and Indebtedness

Enter information in boxes only.	Estimate of Present Market Value	Unpaid Mortgage Principal or Debts
25 HOME, IF OWNED OR BEING PURCHASED YEAR PURCHASED 1965 PURCHASE PRICE $ 33000	• $ 21000	• $ 7000
(26) OTHER REAL ESTATE (Describe in 71.)	• $ 0	• $ 0
(27) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) (Itemize and give dollar amounts in 71.)	• $ 0	• $ 0
28 BUSINESS, if owned — percent of ownership: • 0 %	• $ 0	• $ 0
29 FARM, if owned — percent of ownership: • 0 %	• $ 0	• $ 0
30 CASH, SAVINGS, AND CHECKING ACCOUNTS	• $ 0	
(31) OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in 71.)		• $ 0

PARENTS' CERTIFICATION AND AUTHORIZATION SHOULD BE SIGNED BY PARENTS WHETHER OR NOT PARENTS' INFORMATION IS PROVIDED →

Parents' Additional Information

32 PARENTS' CURRENT MARITAL STATUS (Check only one box.)
1 ☐ Married 3 ☒ Divorced 5 ☐ Father living, mother deceased
2 ☐ Separated 4 ☐ Mother living, father deceased 6 ☐ Other (Explain in 71.)

33 HAVE YOU FILED YOUR 1976 U.S. INCOME TAX RETURN? Yes ☐ 1 No ☒ 2

34 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on parents' 1976 U.S. income tax return. (Enter zero if you are not required to file a 1976 return.) 1976: 1

35 TOTAL SIZE OF PARENTS' HOUSEHOLD. (Include the student named on this form if a member of parents' household, parents, other dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 39.): 6

36 IF STUDENT APPLICANT IS NOT INCLUDED IN 35, CHECK HERE ☐

37 NUMBER IN COLLEGE. How many persons in item 35 (include the student named on this form if entered in 35) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.) 1977-78: 1

38 IF STUDENT APPLICANT IS NOT INCLUDED IN 37, CHECK HERE ☐

39 PROVIDE BELOW INFORMATION FOR ALL CHILDREN AND OTHER DEPENDENTS YOU ENTERED IN 35.

A. Name (If you need additional space, use 71.)	B. Age	C. Name of institution to be attended in 1977-78	D. Year in school or college in 1977-78	E. Tuition and fees	F. Full-time student?
1 STUDENT APPLICANT	18	SAME AS ITEM 72	Fresh	$ 720	yes
2 Ellen	16	Drake HS	11	$ 0	yes
3 Carol	12	Union Elem	7	$ 0	yes
4 Robert	10	Union Elem	5	$ 0	yes

Divorced/Separated Parents

(To be completed by parent or guardian who has filed this FAF)

40 A. OTHER PARENT'S NAME William Turner
HOME ADDRESS 1711 Palmer Court, Columbus, OH
OCCUPATION/EMPLOYER Architect - self-employed

B. Date of divorce or separation: MONTH 1 YEAR 72 — If separated but no court action, check here ☐

C. Amount of monthly child support received for all children: $ 500

D. According to court order, when will this support end? MONTH 5 YEAR 86

E. Is there any agreement specifying a contribution for student's education? ☐ Yes ☒ No — If yes, how much per year? $ 0

If there are special circumstances, check here ☒ and explain in 71.

Parents' Certification and Authorization

We declare that the responses to items 9, 10, and 11 and parents' information, if provided, are true, correct, and complete. If parents' information has been provided, we authorize the use of this form by the CSS as described on the cover of the FAF. We further authorize the CSS to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. We agree that, to verify parents' information reported in this form, we will on request provide to the CSS or any of the named recipients an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 72 to discuss the parents' information contained on this form with the student. YES ☒ NO ☐

Signature of both parents (or guardian): Margaret Turner — DATE 11/15/76

DATE

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STUDENT'S (AND SPOUSE'S) INFORMATION

Student's (and Spouse's) Income and Expenses

Enter information in boxes only. Do not enter monthly amounts.	Calendar Year 1976	Summer 1977 3 months	Estimated Academic Year 1977-78 9 months
41 Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study earnings	$ 0	$ 0	$ 0
42 Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 0	$ 0	$ 0
43 Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 71.)	$ 0	$ 0	$ 0
44 Adjusted gross income (See instructions.) Do not include work-study earnings	$ 0		
45 Financial assistance from student's parents	$ 0	$ 0	$ 0
46 Financial assistance from spouse's parents	$ 0	$ 0	$ 0
47 Grants, scholarships, educational loans, work-study. (Itemize and give source and dollar amounts in 71. Include only aid actually awarded.)	$ 0	$ 0	$ 0
48 Social security benefits	$ 0	$ 0	$ 0
49 Veterans GI Bill educational benefits	$ 0	$ 0	$ 0
50 Other nontaxable income and benefits (child support, welfare, etc. See instructions. Itemize and give dollar amounts in 71.)	$ 0	$ 0	$ 0
51 TOTAL RESOURCES (Add 41-43 and 45-50.)	$ 0	$ 0	$ 0
52 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 0	$ 0	$ 0
53 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions. Itemize, and give dollar amounts in 71.)	$ 0	$ 0	$ 0
54 CASUALTY OR THEFT LOSSES(S) (See instructions. Itemize, and give dollar amounts in 71.)	$ 0	$ 0	$ 0
55 ENTER TOTAL AMOUNT OF UNREIMBURSED ELEMENTARY OR SECONDARY SCHOOL TUITION AND FEES FOR CHILDREN DEPENDENT ON STUDENT IN 1977-78			$ 0

Student's (and Spouse's) Assets and Indebtedness

		Estimate of Present Market Value	Unpaid Mortgage Principal or Debts
56 CASH, SAVINGS, AND CHECKING ACCOUNTS AS OF JUNE 1, 1977			$ 400
57 HOME, IF OWNED OR BEING PURCHASED		$ 0	$ 0
YEAR PURCHASED 19 --	PURCHASE PRICE $ ----		
58 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE (Describe in 71.)		$ 0	$ 0
59 BUSINESS, if owned	percent of ownership: 0 %	$ 0	$ 0
60 FARM, if owned	percent of ownership: 0 %	$ 0	$ 0
61 OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in 71.)			$ 0

Student's (and Spouse's) Additional Information

62 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on student's (and spouse's) 1976 U.S. income tax return (Enter zero if you are not required to file a 1976 return.) **1976** 0

63 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include only the student named on this form and others dependent on the student such as spouse, dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 67.) 1

64 NUMBER IN COLLEGE. How many persons in item 63 (include the student named on this form) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.) **1977-78** 1

65 STUDENT'S — Occupation: student; Employer: ----------

66 SPOUSE'S — Name: ----------; Occupation: ----------

67 PROVIDE NAMES AND AGES OF CHILDREN AND OTHER DEPENDENTS ENTERED IN 63

NAME	AGE	NAME	AGE	NAME	AGE
----		----		----	
----		----		----	

Student's (and Spouse's) Certification and Authorization

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the use of this form by the CSS as described on the cover of the FAF. I (We) further authorize the CSS to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. I (We) agree that, to verify information reported in this form, I (we) will on request provide to the CSS or any of the named recipients an official photostatic copy of my (our) latest state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student (and spouse): James P. Turner — DATE 11/15/76

DATE

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

Student's (and Spouse's) Additional Information (continued)

68 Student's year in college or post-high-school institution during 1977-78:

(Check only one box.)	FIRST (freshman)	SECOND (sophomore)	THIRD (junior)	FOURTH OR FIFTH (undergraduate)	GRADUATE / PROFESSIONAL
	1 [X]	2 [ ]	3 [ ]	4 [ ]	5 [ ]

69 Name of institution spouse will attend during 1977-78: ---------- Check here if financial aid applicant: [ ] — Year in institution during 1977-78: ---

70 For what academic period(s) in 1977-78 does the student want financial assistance? (Check all boxes that apply.)

1 [ ] Summer term, 1977 — 3 [ ] Winter term, 1977-78 — 5 [ ] Summer term, 1978
2 [X] Fall term, 1977 — 4 [X] Spring term, 1978 — 6 [ ] Other (Describe in 71.)

71 Use this space to explain all circled items and any unusual circumstances. Give particular attention to expenses for housing, food, transportation, child care, taxes, etc., which you consider extraordinary. If more space is needed, attach additional sheets of paper.

18B. I receive $500 per month in child support.

22. Dr. Fletcher, $300.

23. Uninsured auto accident.

25. Under divorce settlement, I have half ownership of home. My share of home market value and unpaid mortgage has been listed here.

39. Allen, 8, living at home; Union Elem., 3rd grade.

40. Mr. Turner will pay child support for James until he has graduated from college in 1981.

Institutions and Programs to Receive This FAF

72 Enter complete names, addresses, and CSS code numbers (if known) of the institutions and programs to which copies of this FAF are to be sent. Do not list an institution or program more than once. If you are unable to obtain a code number, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.
CLEVELAND STATE U.,	CLEVELAND,	OH	1221
CASE WESTERN RESERVE,	CLEVELAND,	OH	1105

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL AID FORM NEED ANALYSIS REPORT
ACADEMIC YEAR 1977-78

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student: Last	First	M.I.	Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status*	Family Members	Dependency Status**	Unusual Conditions††	Revision	Date Printed	CSS Identification Number	CSS Code
TURNER	JAMES	P	M	05 05 58	18	923 66 8102	1	1	1	2			12-05	5542036	1221

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U.S. Income Tax	F.I.C.A. Tax	Total Taxes	Taxable Income after Taxes	Nontaxable Income: Social Security Benefits	Nontaxable Income: Veterans Educational Benefits	Nontaxable Income: Assistance From Student's Parents	Nontaxable Income: Other Nontaxable Income and Benefits	Student's Available Income 1
0	0	0	0	0	0	0	0	0	0

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

Cash and Bank Accounts	Home Equity	Investments and Other Real Estate Equity	Adjusted Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conversion %	Student's Contribution From Assets 2
400	0	0	0	400	0	400	0	400	35	140

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Social Security Adjustment	Total Income	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Medical/Dental Expenses	Casualty or Theft Losses	Employment Allowance	Minimum Standard Allowance	Total Allowance	Parents' Available Income
8500	0	8500	0	146	765	45	250	1250	9770	12226	-3726

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Adjusted Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conv. %	Income Supplement
14000	0	0	0	0	14000	0	14000	12190	1810	12	217

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status†	Unusual Conditions ††
6	1	4	

COMPUTATION OF PARENTS' CONTRIBUTION

Avail. Income and Income Supplement	Parents' Share of Student's Soc. Sec. Benefits	Adjusted Available Income	Total Parents' Contribution	Adjustment for Family Members in College %	Parents' Contribution from Income	Parents' Contribution from Assets	Parents' Contribution for Student
-3509	0	-3509	-750	100	-750	0	-750

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

Budget Type	Duration of Budget	Expense Budget: Tuition, Fees, Books & Supplies	Expense Budget: Living Expenses	Expense Budget: Total Expenses	Student's Contribution: Available Income	Student's Contribution: Contribution From Assets	Student's Contribution: Summer Savings	Parents' Contribution	Total Family Contribution	Estimated Financial Need
Institutional 1	9	720	1500	2220	0	140	500	0	640	1580
Institutional 2	9	1440	1500	2940	0	140	500	0	640	2300
Institutional 3	12	720	2000	2720	0	186	0	0	186	2534
Institutional Adjustments										

ESTIMATED BASIC GRANT

Index = 132

ELIGIBILITY

POSSIBLY ELIGIBLE

FINANCIAL AID PACKAGING

Budget Type	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
Institutional 1	1112		0	0	468	0
Institutional 2	1276		0	289	735	0
Institutional 3	1112		62	680	680	0
Institutional Adjustments						

(1) Student's "Available Income" for dependent students includes items from "Nontaxable Income" only.

(2) Computation for self supporting students on 12 month basis. Multiplied by .75 if 9-month budget used.

NOTE: See the back of this form for additional footnotes.

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Description of Janice Rigby case

Janice is a dependent student applying for financial assistance for her junior year.

The responses to Items 9, 10, and 11 indicate that Janice is a dependent student. If, however, her parents' financial information had not been submitted, the CSS would have returned the FAF to Janice's parents for completion. The CSS computes a parental contribution in accordance with the same procedure used in the PCS system.

Janice's father is a business owner; her mother is also employed. An employment allowance has been computed since both parents work.

The Rigby's explanation of "adjustments to income" (Item 16) was reviewed by the CSS since the entry exceeded $500. As a consequence of the review, it was disallowed.

In Item 24 Janice's parents report payments for tuition and fees for dependent children in elementary or secondary school. The financial aid administrator may wish to use this information in determining SEOG eligibility.

The family does not have sufficient income to cover normal living expenses; therefore, a negative parents' available income results. The family's income supplement is derived from substantial home and business equities and provides some financial strength to offset the negative available income.

The Rigbys have two children in college, therefore only 60 percent of the total parents' contribution is expected for this student.

The institution has requested a 9-month analysis, so academic year data only are utilized in the computation. Janice has listed $500 at Item 45 as financial assistance from her parents. For dependent students this amount is not included in the CSS analysis since a parental contribution based on financial information provided by the parents is calculated by the CSS and included in the total student's resources.

Janice also lists a scholarship of $250. Since many institutions prefer to consider all grants, scholarships, and loans after need has been established, Janice's scholarship is not included in student's resources. The institution has provided an alternate summer savings expectation which appears in the "student's expense budgets and estimates of financial need" section.

The institution has requested that a 3-month analysis be computed for institutional budget 3. When an institution chooses a duration that is 9 months or less, the CSS prorates the student's and parents' contributions to arrive at an estimate of need.

Janice is possibly eligible for a basic grant and has an estimated eligibility index of 1085.

The FAFNAR packaging section has been completed according to the IESE shown below.

DEPENDENT STUDENTS — PCS AND FAF

INSTITUTIONAL 1 and 3 (Check only one formula.)	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I [X] 1	First 65 % of budget to a maximum of $ 1500 *	Next 20 % of budget to a maximum of $ *	Next 15 % of budget to a maximum of $ *	0 % of budget
FORMULA II [ ] 2	Fixed $	First % of budget to a maximum of $ *	Next % of budget to a maximum of $ *	% of budget

DEPENDENT STUDENTS — PCS AND FAF

INSTITUTIONAL 2 (Check only one formula.)	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I [X] 1	First 65 % of budget to a maximum of $ 1500 *	Next 20 % of budget to a maximum of $ *	Next 15 % of budget to a maximum of $ *	0 % of budget
FORMULA II [ ] 2	Fixed $	First % of budget to a maximum of $ *	Next % of budget to a maximum of $ *	% of budget

Financial Aid Form (FAF)

Academic Year 1977-78

Read instructions carefully as you complete this form.
Use 71 to explain all circled items.
USE BLACK OR DARK INK; DO NOT USE PENCIL.

R070004

BOTH NAME AND CASE ARE FICTITIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in item 72.
- If you wish to receive a copy of the **Report to FAF Filer**, check here and add $1 to the amount checked above ..... [X] $1.00
- Mail this FAF with check or money order for appropriate amount to the CSS.

1 [X]	$4.00	4 [ ]	$ 8.50
2 [ ]	$5.50	5 [ ]	$10.00
3 [ ]	$7.00	6 [ ]	$11.50

STUDENT'S INFORMATION

| | | |

STUDENT'S (AND SPOUSE'S) INFORMATION

Student's (and Spouse's) Income and Expenses

Enter information in boxes only. Do not enter monthly amounts.	Calendar Year 1976	Summer 1977 3 months	Estimated Academic Year 1977-78 9 months
41 Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study earnings	$ 620	$ 620	$ 0
42 Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 0	$ 0	$ 0
43 Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 71.)	$ 0	$ 0	$ 0
44 Adjusted gross income (See instructions.) Do not include work-study earnings	$ 620		
45 Financial assistance from student's parents	$ 1050	$ 0	$ 500
46 Financial assistance from spouse's parents	$ 0	$ 0	$ 0
47 Grants, scholarships, educational loans, work-study (Itemize and give source and dollar amounts in 71. Include only aid actually awarded.)	$ 1400	$ 0	$ 250
48 Social security benefits	$ 0	$ 0	$ 0
49 Veterans GI Bill educational benefits	$ 0	$ 0	$ 0
50 Other nontaxable income and benefits (child support, welfare, etc. See instructions. Itemize, and give dollar amounts in 71.)	$ 300	$ 0	$ 0
51 TOTAL RESOURCES (Add 41-43 and 45-50.)	$ 3370	$ 620	$ 750
52 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 0	$ 0	$ 0
53 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions, itemize, and give dollar amounts in 71.)	$ 0	$ 0	$ 0
54 CASUALTY OR THEFT LOSSES (See instructions, itemize, and give dollar amounts in 71.)	$ 0	$ 0	$ 0
55 ENTER TOTAL AMOUNT OF UNREIMBURSED ELEMENTARY OR SECONDARY SCHOOL TUITION AND FEES FOR CHILDREN DEPENDENT ON STUDENT IN 1977-78			$ 0

Student's (and Spouse's) Assets and Indebtedness

	Estimate of Present Market Value	Unpaid Mortgage Principal or Debts
56 CASH, SAVINGS, AND CHECKING ACCOUNTS AS OF JUNE 1, 1977		$ 0
57 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 19__ PURCHASE PRICE $ ----	$ 0	$ 0
58 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE (Describe in 71.)	$ 0	$ 0
59 BUSINESS, if owned — percent of ownership: 0 %	$ 0	$ 0
60 FARM, if owned — percent of ownership: 0 %	$ 0	$ 0
61 OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in 71.)		$ 0

Student's (and Spouse's) Additional Information

62 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on student's (and spouse's) 1976 U.S. income tax return (Enter zero if you are not required to file a 1976 return.) 1976: 0

63 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include only the student named on this form and others dependent on the student such as: spouse, dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 67.): 1

64 NUMBER IN COLLEGE. How many persons in item 63 (include the student named on this form) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.) 1977-78: 1

65 STUDENT'S — Occupation: sales assistant; Employer: S & R Motors

66 SPOUSE'S — Name: ---------- Occupation: ----

67 PROVIDE NAMES AND AGES OF CHILDREN AND OTHER DEPENDENTS ENTERED IN 63.

NAME	AGE	NAME	AGE	NAME	AGE
-----		-----		-----	
-----		-----		-----	

Student's (and Spouse's) Certification and Authorization

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the use of this form by the CSS as described on the cover of the FAF. I (We) further authorize the CSS to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. I (We) agree that, to verify information reported in this form, I (we) will on request provide to the CSS or any of the named recipients an official photostatic copy of my (our) latest state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student (and spouse): Janice C. Rigley — DATE: 2/6/77 — DATE:

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

Student's (and Spouse's) Additional Information (continued)

68 Student's year in college or post-high-school institution during 1977-78:

(Check only one box.)	FIRST (freshman)	SECOND (sophomore)	THIRD (junior)	FOURTH OR FIFTH (undergraduate)	GRADUATE/ PROFESSIONAL
	1 ☐	2 ☐	3 ☒	4 ☐	5 ☐

69 Name of institution spouse will attend during 1977-78: -------- Check here if financial aid applicant: ☐ — Year in institution during 1977-78: ----

70 For what academic period(s) in 1977-78 does the student want financial assistance? (Check all boxes that apply.) 1 ☐ Summer term, 1977; 2 ☒ Fall term, 1977; 3 ☐ Winter term, 1977-78; 4 ☒ Spring term, 1978; 5 ☐ Summer term, 1978; 6 ☐ Other (Describe in 71.)

71 Use this space to explain all circled items and any unusual circumstances. Give particular attention to expenses for housing, food, transportation, child care, taxes, etc., which you consider extraordinary. If more space is needed, attach additional sheets of paper.

16. Home office expenses.

21. Itemized deductions:

Medical and dental	$ 530
Taxes	1170
Contributions	500
	$2200

22. Medical and dental expenses:

Orthodontist	$ 500
Doctors	358
Medicines	175
	$1033

28. S & R Motors, 191 Rogers Road, Madrona, CA.

31. Personal loan for purchasing ex-partner's half of business, $3500 outstanding; remaining balance due on camper, $1300.

47. 1976: College Work-Study, $600; NDSL, $550; and Rotary Club Scholarship, $250. Total, $1400.
1977-78: Rotary Club Scholarship, $250.

50. 1976: Gift from grandmother, $300.

71. I intend to marry in June 1978 and will no longer be dependent on my parents for support.

Institutions and Programs to Receive This FAF

72 Enter complete names, addresses, and CSS code numbers (if known) of the institutions and programs to which copies of this FAF are to be sent. Do not list an institution or program more than once. If you are unable to obtain a code number, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.
SAN JOSE STATE,	SAN JOSE,	CA	4687

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COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL AID FORM NEED ANALYSIS REPORT
ACADEMIC YEAR 1977-78

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student			Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status*	Family Members	Dependency Status**	Unusual Conditions***	Revision	Date Printed	CSS Identification Number	CSS Code
Last	First	M.I.													
RIGBY	JANICE	C	F	11 18 56	20	099 12 4121	3	1	1	2			02-18	R070004	4687

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U.S. Income Tax	F.I.C.A. Tax	Total Taxes	Taxable Income after Taxes	Nontaxable Income: Social Security Benefits	Nontaxable Income: Veterans Educational Benefits	Nontaxable Income: Assistance From Student's Parents	Nontaxable Income: Other Nontaxable Income and Benefits	Student's Available Income ①
0	0	0	0	0	0	0	0	0	0

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

Cash and Bank Accounts	Home Equity	Investments and Other Real Estate Equity	Adjusted Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conversion %	Student's Contribution From Assets ②
0	0	0	0	0	0	0	0	0	35	0

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Social Security Adjustment	Total Income	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Medical-Dental Expenses	Casualty or Theft Loss(es)	Employment Allowance	Minimum Standard Allowance	Total Allowance	Parents' Available Income
12600	0	12600	771	736	1008	655	0	1200	9770	14140	-1540

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Adjusted Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conv. %	Income Supplement
22000	0	0	10000	500	32500	3500	29000	12510	16490	12	1978

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status†	Unusual Conditions ††
6	2	1	C

COMPUTATION OF PARENTS' CONTRIBUTION

Avail. Income and Income Supplement	Parents' Share of Student's Soc. Sec. Benefits	Adjusted Available Income	Total Parents' Contribution	Adjustment for Family Members in College %	Parents' Contribution from Income	Parents' Contribution from Assets	Parents' Contribution for Student
438	0	438	96	60	-202	259	57

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

Budget Type	Duration of Budget	Expense Budget: Tuition, Fees, Books & Supplies	Expense Budget: Living Expenses	Expense Budget: Total Expenses	Student's Contribution: Available Income	Student's Contribution: Contribution From Assets	Student's Contribution: Summer Savings	Parents' Contribution	Total Family Contribution	Estimated Financial Need
Institutional 1	9	380	2730	3110	0	0	700	57	757	2353
Institutional 2	9	380	2790	3170	0	0	700	57	757	2413
Institutional 3	3	125	920	1045	0	0	231	18	249	796
Institutional Adjustments										

ESTIMATED BASIC GRANT

Index = 1085

ELIGIBILITY

POSSIBLY ELIGIBLE

FINANCIAL AID PACKAGING

Budget Type	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
Institutional 1	326		938	622	467	0
Institutional 2	326		977	634	476	0
Institutional 3	107		323	209	157	0
Institutional Adjustments						

① Student's "Available Income" for dependent students includes items from "Nontaxable Income" only.

② Computation for self-supporting students on 12-month basis. Multiplied by .75 if 9-month budget used.

NOTE: See the back of this form for additional footnotes.

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Description of Alan Peterson case

Alan is a single self-supporting student as defined by his responses to Items 9, 10, and 11. He is an entering freshman applying for aid at a community college.

Summer and academic year data are collected on the FAF so that both a 9-month and 12-month analysis can be computed. The institution designates on the IESE the duration of analysis it requires. In this case a 12-month analysis is requested, therefore both summer and academic year resources have been used in the analysis.

Alan expects some savings from previous earnings, but he has indicated a debt that exceeds both $300 and the amount of his assets. Either condition would cause student's unusual condition code B to be noted on the FAFNAR.

Upon instruction from the college, Alan's mother has provided parental information. The CSS analyzes parents' financial data; however, the computed parents' contribution is not included as a student resource if the student is self-supporting. This is the case with Alan.

In order to provide a uniform expectation from parents of all students, whether the parents' contribution is real or potential, parents' data is always analyzed as if the student were a "family member" (living at home). If the student is not a family member, the parents indicate this in Item 36 and the student is added to the number of family members for purposes of calculating a parents' contribution. Parents' data is always analyzed on a 9-month basis.

This FAFNAR's packaging section shows the effect of imposing a maximum on a percentage of budget. Formula I is used for this case; the completed IESE section is shown below. For fund 2 a ceiling of $1,600 has been set. In the second and third calculations the ceiling is imposed on fund 2. In these two lines, because of the cumulative percentage of budget (and in the absence of a maximum limit), fund 3 has taken up the excess caused by the fund 2 maximum limit.

This case also illustrates a fixed "gap" of financial need that the institution is unable to fill. In addition, the institution has chosen not to have the CSS calculate a Basic Grant award. This is indicated by a blank Basic Grant award column in the FAFNAR.

SELF-SUPPORTING STUDENTS — FAF Only

INSTITUTIONAL 1 and 3 (Check only one formula.)	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I [X] 1	First 35 % of budget to a maximum of $ *	Next 40 % of budget to a maximum of $ 1600 *	Next 20 % of budget to a maximum of $ *	5 % of budget
FORMULA II [ ] 2	Fixed $	First % of budget to a maximum of $ *	Next % of budget to a maximum of $ *	% of budget

SELF-SUPPORTING STUDENTS — FAF Only

INSTITUTIONAL 2 (Check only one formula.)	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I [X] 1	First 35 % of budget to a maximum of $ *	Next 40 % of budget to a maximum of $ 1600 *	Next 20 % of budget to a maximum of $ *	5 % of budget
FORMULA II [ ] 2	Fixed $	First % of budget to a maximum of $ *	Next % of budget to a maximum of $ *	% of budget

Financial Aid Form (FAF)

Academic Year 1977-78

P620100

BOTH NAME AND CASE ARE FICTITIOUS

Read instructions carefully as you complete this form.
Use 71 to explain all circled items.
USE BLACK OR DARK INK; DO NOT USE PENCIL.

IMPORTANT: Check the box next to the number of institutions and programs entered in item 72.

1	[X]	$4.00	4	[ ]	$ 8.50
2	[ ]	$5.50	5	[ ]	$10.00
3	[ ]	$7.00	6	[ ]	$11.50

- If you wish to receive a copy of the **Report to FAF Filer**, check here and add $1 to the amount checked above..... [X] $1.00
- Mail this FAF with check or money order for appropriate amount to the CSS.

STUDENT'S INFORMATION

1 STUDENT'S NAME: PETERSON (STUDENT'S LAST NAME) ALAN (STUDENT'S FIRST NAME) A (MID. INIT.)

2 STUDENT'S DATE OF BIRTH: MONTH 03, DAY 18, YEAR 55 (OPTIONAL)

3 SEX: 1 [X] M, 2 [ ] F

4 STUDENT'S SOCIAL SECURITY NUMBER: 936 89 4194

5 STUDENT'S PERMANENT MAILING ADDRESS: 11 VENTURA AVENUE (NUMBER, STREET, AND APARTMENT NUMBER); CHICAGO (CITY); IL (STATE ABBREVIATION); 60302 (ZIP CODE)

6 STUDENT'S STATE OF LEGAL RESIDENCE (Use Postal Service abbreviation. See page 1.): IL

7 STUDENT'S MARITAL STATUS (Check only one box.): Unmarried [X] 1; Married [ ] 2; Separated [ ] 3; Date of marriage:

8 IS STUDENT: a U.S. citizen? Yes [X] 1 No [ ] 2; a permanent resident of the U.S. or trust territory? Yes [X] 1 No [ ] 2

9 Did (or will) student live with parents or guardian for more than two consecutive weeks during: 1976? Yes [ ] 1 No [X] 2; 1977? Yes [ ] 1 No [X] 2; 1978? Yes [ ] 1 No [X] 2

10 Was (or will) student (be) listed as an exemption on parents' or guardian's U.S. income tax return for: 1976? Yes [ ] 1 No [X] 2; 1977? Yes [ ] 1 No [X] 2; 1978? Yes [ ] 1 No [X] 2

11 Did (or will) student receive financial assistance of $800 or more from parents or guardian during: 1976? Yes [ ] 1 No [X] 2; 1977? Yes [ ] 1 No [X] 2; 1978? Yes [ ] 1 No [X] 2

12 Are both parents (or is guardian) deceased? No [X] 1; Yes [ ] 2

Father, Stepfather, or Male Guardian — PARENTS' INFORMATION — Mother, Stepmother, or Female Guardian

13A		13B	
NAME		NAME	Julia Peterson
AGE		AGE	45
HOME ADDRESS		HOME ADDRESS	210 11th Ave., Milton, IL 62048
OCCUPATION/EMPLOYER		OCCUPATION/EMPLOYER	Head teller, Citizen's Bank
NUMBER OF YEARS		NUMBER OF YEARS	12
SOCIAL SECURITY NUMBER		SOCIAL SECURITY NUMBER	983 02 1194
STATE OF LEGAL RESIDENCE		STATE OF LEGAL RESIDENCE	IL

Parents' Annual Income and Expenses

Enter yearly amounts in boxes only.

	Total 1975	Total 1976	Estimated 1977
14 TAXABLE INCOME BEFORE DEDUCTIONS			
A. Wages, salaries, tips, and other compensation			
1. Father, stepfather, or male guardian		$ 0	$ 0
2. Mother, stepmother, or female guardian		$ 12300	$ 12300
B. Dividends		$ 0	$ 0
C. Interest income		$ 0	$ 0
(D) Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in 71.)		$ 0	$ 0
15 Add 14A, 14B, 14C, and 14D		$ 12300	$ 12300
(16) ADJUSTMENTS TO INCOME such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in 71.)		$ 0	$ 0
17 Subtract 16 from 15 for adjusted gross income		$ 12300	$ 12300
18 NONTAXABLE INCOME (See instructions.)			
A. Social security benefits		$ 0	$ 0
(B) Other nontaxable income (veterans benefits, child support, welfare, etc. Itemize and give dollar amounts in 71.)		$ 2400	$ 2400
19 TOTAL INCOME (Add 17, 18A, and 18B.)	$ 13900	$ 14700	$ 14700
20 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)		$ 1400	
(21) IRS ITEMIZED DEDUCTIONS (See instructions. Itemize, and give dollar amounts in 71.)		$ 0	
(22) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions. Itemize, and give dollar amounts in 71.)		$ 500	
(23) CASUALTY OR THEFT LOSS(ES) (See instructions. Itemize, and give dollar amounts in 71.)		$ 0	
24 ENTER TOTAL AMOUNT OF UNREIMBURSED ELEMENTARY OR SECONDARY SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN IN 1977-78			$ 0

Parents' Assets and Indebtedness

Enter information in boxes only.

	Estimate of Present Market Value	Unpaid Mortgage Principal or Debts
25 HOME, IF OWNED OR BEING PURCHASED (YEAR PURCHASED 19 --; PURCHASE PRICE $ ---)	$ 0	$ 0
(26) OTHER REAL ESTATE (Describe in 71.)	$ 0	$ 0
(27) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) (Itemize and give dollar amounts in 71.)	$ 0	$ 0
28 BUSINESS, if owned — percent of ownership: 0 %	$ 0	$ 0
29 FARM, if owned — percent of ownership: 0 %	$ 0	$ 0
30 CASH, SAVINGS, AND CHECKING ACCOUNTS	$ 150	
(31) OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in 71.)		$ 0

PARENTS' CERTIFICATION AND AUTHORIZATION SHOULD BE SIGNED BY PARENTS WHETHER OR NOT PARENTS' INFORMATION IS PROVIDED.

Parents' Additional Information

32 PARENTS' CURRENT MARITAL STATUS (Check only one box.)
1 [ ] Married; 2 [ ] Separated; 3 [X] Divorced; 4 [ ] Mother living, father deceased; 5 [ ] Father living, mother deceased; 6 [ ] Other (Explain in 71.)

33 HAVE YOU FILED YOUR 1976 U.S. INCOME TAX RETURN? Yes [ ] 1 No [X] 2

34 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on parents' 1976 U.S. income tax return. (Enter zero if you are not required to file a 1976 return.) 1976: 3

35 TOTAL SIZE OF PARENTS' HOUSEHOLD. (Include the student named on this form if a member of parents' household, parents, other dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 39.): 3

36 IF STUDENT APPLICANT IS NOT INCLUDED IN 35, CHECK HERE [X]

37 NUMBER IN COLLEGE. How many persons in item 35 (include the student named on this form if entered in 35) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.) 1977-78: 0

38 IF STUDENT APPLICANT IS NOT INCLUDED IN 37, CHECK HERE [X]

39 PROVIDE BELOW INFORMATION FOR ALL CHILDREN AND OTHER DEPENDENTS YOU ENTERED IN 35.

A. Name (If you need additional space, use 71.)	B. Age	C. Name of institution to be attended in 1977-78	D. Year in school or college in 1977-78	E. Tuition and fees	F. Full-time student?
1. STUDENT APPLICANT	21	SAME AS ITEM 72	Fresh.	$ 1360	yes
2. Albert	18	-----	---	$ ---	no
3. Barbara	16	Lucas HS	Sr.	$ 0	yes
4.				$	

Divorced/Separated Parents

(To be completed by parent or guardian who has filed this FAF)

40 A. OTHER PARENT'S NAME: Herman Peterson

HOME ADDRESS: 11806 N. Clemens, St. Louis, MO 65422

OCCUPATION/EMPLOYER: Brick mason, Hamilton Const. Co.

B. Date of divorce or separation: MONTH 7, YEAR 70 — If separated but no court action, check here [ ]

C. Amount of monthly child support received for all children: $ 200

D. According to court order, when will this support end? MONTH 10, YEAR 81

E. Is there any agreement specifying a contribution for student's education? [ ] Yes [X] No — If yes, how much per year? $ 0

If there are special circumstances, check here [ ] and explain in 71.

Parents' Certification and Authorization

We declare that the responses to items 9, 10, and 11 and parents' information, if provided, are true, correct, and complete. If parents' information has been provided, we authorize the use of this form by the CSS as described on the cover of the FAF. We further authorize the CSS to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. We agree that, to verify parents' information reported in this form, we will on request provide to the CSS or any of the named recipients an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 72 to discuss the parents' information contained on this form with the student. YES [ ] NO [ ]

Signature of both parents (or guardian): Julia Peterson — DATE 11/22/76

DATE

STUDENT'S (AND SPOUSE'S) INFORMATION

Student's (and Spouse's) Income and Expenses

Enter information in boxes only. Do not enter monthly amounts.	Calendar Year 1976	Summer 1977 3 months	Estimated Academic Year 1977-78 9 months
41 Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study earnings	$ 4500	$ 1125	$ 720
42 Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 0	$ 0	$ 0
43 Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 71.)	$ 0	$ 0	$ 0
44 Adjusted gross income (See instructions.) Do not include work-study earnings	$ 4500		
45 Financial assistance from student's parents	$ 0	$ 0	$ 150
46 Financial assistance from spouse's parents	$ 0	$ 0	$ 0
47 Grants, scholarships, educational loans, work-study (Itemize and give source and dollar amounts in 71. Include only aid actually awarded.)	$ 0	$ 0	$ 0
48 Social security benefits	$ 0	$ 0	$ 0
49 Veterans GI Bill educational benefits	$ 0	$ 0	$ 0
50 Other nontaxable income and benefits (child support, welfare, etc. See instructions, itemize, and give dollar amounts in 71.)	$ 0	$ 0	$ 0
51 TOTAL RESOURCES (Add 41-43 and 45-50.)	$ 4500	$ 1125	$ 870
52 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 300	$ 0	$ 0
53 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions, itemize, and give dollar amounts in 71.)	$ 150	$ 40	$ 110
54 CASUALTY OR THEFT LOSS(ES) (See instructions, itemize, and give dollar amounts in 71.)	$ 0	$ 0	$ 0
55 ENTER TOTAL AMOUNT OF UNREIMBURSED ELEMENTARY OR SECONDARY SCHOOL TUITION AND FEES FOR CHILDREN DEPENDENT ON STUDENT IN 1977-78			$ 0

Student's (and Spouse's) Assets and Indebtedness

	Estimate of Present Market Value	Unpaid Mortgage Principal or Debts
56 CASH, SAVINGS, AND CHECKING ACCOUNTS AS OF JUNE 1, 1977		$ 300
57 HOME, IF OWNED OR BEING PURCHASED	$ 0	$ 0
YEAR PURCHASED 19 -- PURCHASE PRICE $ ----		
58 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE (Describe in 71.)	$ 0	$ 0
59 BUSINESS, if owned, percent of ownership: 0 %	$ 0	$ 0
60 FARM, if owned, percent of ownership: 0 %	$ 0	$ 0
61 OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in 71.)		$ 360

Student's (and Spouse's) Additional Information

62 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on student's (and spouse's) 1976 U.S. income tax return (Enter zero if you are not required to file a 1976 return.)	1976	1
63 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include only the student named on this form and others dependent on the student such as spouse, dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 67.)		1
64 NUMBER IN COLLEGE. How many persons in item 63 (include the student named on this form) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.)	1977-78	1

65 STUDENT'S — Occupation: Clerk
Employer: Allport Ins. Co.

66 SPOUSE'S — Name: ----
Occupation: ----

67 PROVIDE NAMES AND AGES OF CHILDREN AND OTHER DEPENDENTS ENTERED IN 63.

NAME	AGE	NAME	AGE	NAME	AGE
----		----		----	
----		----		----	

Student's (and Spouse's) Certification and Authorization

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the use of this form by the CSS as described on the cover of the FAF. I (We) further authorize the CSS to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. I (We) agree that, to verify information reported in this form, I (we) will on request provide to the CSS or any of the named recipients an official photostatic copy of my (our) latest state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student (and spouse): Alan A. Peterson — DATE 11/22/76 — DATE

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

Student's (and Spouse's) Additional Information (continued)

68 Student's year in college or post-high-school institution during 1977-78:

(Check only one box.)	FIRST (freshman)	SECOND (sophomore)	THIRD (junior)	FOURTH OR FIFTH (undergraduate)	GRADUATE/ PROFESSIONAL
	1 ☒	2 ☐	3 ☐	4 ☐	5 ☐

69 Name of institution spouse will attend during 1977-78: ----- Year in institution during 1977-78: ---
Check here if financial aid applicant: ☐

70 For what academic period(s) in 1977-78 does the student want financial assistance?
(Check all boxes that apply.) 1 ☐ Summer term, 1977 2 ☒ Fall term, 1977 3 ☐ Winter term, 1977-78 4 ☒ Spring term, 1978 5 ☐ Summer term, 1978 6 ☐ Other (Describe in 71.)

71 Use this space to explain all circled items and any unusual circumstances. Give particular attention to expenses for housing, food, transportation, child care, taxes, etc., which you consider extraordinary. If more space is needed, attach additional sheets of paper.

18B. $100 per month child support for each of two children at home.

22. Medical and dental expenses

Doctors	$ 250
Optometrist	150
Dentist	100
	$ 500

61. Debt outstanding on stereo.

71. Extraordinary expenses: estimated $315 needed for bus fare to and from school.

Institutions and Programs to Receive This FAF

72 Enter complete names, addresses, and CSS code numbers (if known) of the institutions and programs to which copies of this FAF are to be sent. Do not list an institution or program more than once. If you are unable to obtain a code number, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.
CENTRAL YMCA COMM. COLLEGE,	CHICAGO,	IL	1082

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COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL AID FORM NEED ANALYSIS REPORT
ACADEMIC YEAR 1977-78

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student: Last	First	M.I.	Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status*	Family Members	Dependency Status**	Unusual Conditions***	Revision	Date Printed	CSS Identification Number	CSS Code
PETERSON	ALAN	A	M	03 18 55	21	936 89 4194	1	1	1	1	B		12-10	P620100	1082

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U.S. Income Tax	F.I.C.A. Tax	Total Taxes	Taxable Income after Taxes	Nontaxable Income: Social Security Benefits	Nontaxable Income: Veterans Educational Benefits	Nontaxable Income: Assistance From Student's Parents	Nontaxable Income: Other Nontaxable Income and Benefits	Student's Available Income ①
1845	0	107	107	1738	0	0	150	0	1888

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

Cash and Bank Accounts	Home Equity	Investments and Other Real Estate Equity	Adjusted Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conversion %	Student's Contribution From Assets ②
300	0	0	0	300	360	0	0	0	35	0

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Social Security Adjustment	Total Income	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Medical-Dental Expenses	Casualty or Theft Losses	Employment Allowance	Minimum Standard Allowance	Total Allowance	Parents' Available Income
14700	0	14700	1400	719	1176	59	0	1500	7350	12204	2496

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Adjusted Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conv. %	Income Supplement
0	0	0	0	150	150	0	150	13260	-13110	6	-786

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status†	Unusual Conditions ††
4	1	4	

COMPUTATION OF PARENTS' CONTRIBUTION

Avail. Income and Income Supplement	Parents' Share of Student's Soc. Sec. Benefits	Adjusted Available Income	Total Parents' Contribution	Adjustment for Family Members in College %	Parents' Contribution from Income	Parents' Contribution from Assets	Parents' Contribution for Student
1710	0	1710	376	100	549	-173	376

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

Budget Type	Duration of Budget	Expense Budget: Tuition, Fees, Books & Supplies	Expense Budget: Living Expenses	Expense Budget: Total Expenses	Student's Contribution: Available Income	Student's Contribution: Contribution From Assets	Student's Contribution: Summer Savings	Parents' Contribution	Total Family Contribution	Estimated Financial Need
Institutional 1	12	1360	3180	4540	1888	0	0		1888	2652
Institutional 2	12	1360	3600	4960	1888	0	0		1888	3072
Institutional 3	9	1360	2700	4060	828	0	700		1528	2532
Institutional Adjustments										

ESTIMATED BASIC GRANT

Index = 2461

ELIGIBILITY

PROBABLY NOT

ELIGIBLE

FINANCIAL AID PACKAGING

Budget Type	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
Institutional 1			0	1517	908	227
Institutional 2			0	1600	1224	248
Institutional 3			0	1517	812	203
Institutional Adjustments						

① Student's "Available Income" for dependent students includes items from "Nontaxable Income" only.

② Computation for self-supporting students on 12-month basis. Multiplied by .75 if 9-month budget used.

NOTE: See the back of this form for additional footnotes.

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Description of Carlos Ramirez case

Carlos is a 30-year-old married student with two children. He is entering his first year of graduate school. Carlos' wife provides most of their resources through earnings from her job; however, Carlos has some earnings from summer employment as a truck driver. Standard U.S. and F.I.C.A. taxes are computed against the family's income.

The Ramirez family owns its own home which shows a sizable equity. They also have some savings. In computing the student's contribution from assets, or income supplement, the CSS protects an increasing amount of a student's assets as age and family responsibilities increase. An asset protection allowance of $3,200 is granted against net assets. The conversion of assets into a contribution is based on a conversion rate of 35 percent.

The FAFNAR provides the financial aid administrator with three sets of calculations of need, based on budgets submitted by the institution in the IESE. The institution has chosen to have the CSS include a student's spouse's employment allowance (equal to 50 percent of the first $3,000 of spouse's income) in the calculation of the "student's available income" entry in the "student's expense budgets and estimates of financial need" section.

The institutional budget 1 analysis for the self-supporting student uses the independent student allowance (ISA). The ISA is based on Bureau of Labor Statistics lower-budget data and represents the standard costs for basic consumer expenditures as well as allowances for state and local income and consumer taxes. The ISA is added to tuition, fees, books, and supplies to arrive at the student's total expenses.

The analysis of institutional budgets 1 and 2 always represents data for the 9- or 12-month period that the institution has designated. Institutional budget 3 can be utilized for any duration of analysis that the institution chooses. In this case, expenses and estimate of need in institutional budget 3 are for a 9-month period.

The 9-month analysis reflects one of the CSS options for treatment of summer savings for a self-supporting student. A three months' portion of the "living expenses" entry is subtracted from the difference between 9- and 12-months' calculations of the student's available income. The remainder is considered summer savings.

Carlos' parents have signed the FAF attesting to their son's status as a self-supporting student.

Formula II has been used in this FAFNAR's packaging section. When a student's previous resources exceed any element of the institutionally determined packaging section (funds 1, 2, and 3, and remaining need), the entry for that part of the package is zero. This is seen, for example, in the first and second calculations for Carlos' FAFNAR where the student's need is fully met by fund 1. The remainder of the package is, therefore, zero. The IESE for this FAFNAR's packaging section is shown below.

SELF-SUPPORTING STUDENTS — FAF Only

INSTITUTIONAL 1 and 3	FUND 1	FUND 2	FUND 3	REMAINING NEED
(Check only one formula.) FORMULA I ☐ 1	First ___ % of budget to a maximum of $_____ *	Next ___ % of budget to a maximum of $_____ *	Next ___ % of budget to a maximum of $_____ *	___ % of budget
FORMULA II ☒ 2	Fixed $ 1500	First 40 % of budget to a maximum of $_____ *	Next 60 % of budget to a maximum of $_____ *	0 % of budget

SELF-SUPPORTING STUDENTS — FAF Only

INSTITUTIONAL 2	FUND 1	FUND 2	FUND 3	REMAINING NEED
(Check only one formula.) FORMULA I ☐ 1	First ___ % of budget to a maximum of $_____ *	Next ___ % of budget to a maximum of $_____ *	Next ___ % of budget to a maximum of $_____ *	___ % of budget
FORMULA II ☒ 2	Fixed $ 1500	First 40 % of budget to a maximum of $_____ *	Next 60 % of budget to a maximum of $_____ *	0 % of budget

Financial Aid Form (FAF)

Academic Year 1977-78

Q730239

BOTH NAME AND CASE ARE FICTITIOUS

Read instructions carefully as you complete this form.
Use 71 to explain all circled items.
USE BLACK OR DARK INK; DO NOT USE PENCIL.

IMPORTANT: Check the box next to the number of institutions and programs entered in item 72.

- If you wish to receive a copy of the **Report to FAF Filer**, check here and add $1 to the amount checked above..... ☐ $1.00
- Mail this FAF with check or money order for appropriate amount to the CSS.

1 ☒	$4.00	4 ☐	$ 8.50
2 ☐	$5.50	5 ☐	$10.00
3 ☐	$7.00	6 ☐	$11.50

STUDENT'S INFORMATION

| | | |

STUDENT'S (AND SPOUSE'S) INFORMATION

Student's (and Spouse's) Income and Expenses

Enter information in boxes only. Do not enter monthly amounts.	Calendar Year 1976	Summer 1977 3 months	Estimated Academic Year 1977-78 9 months
41 Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study earnings	$ 2460	$ 1200	$ 0
42 Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 5100	$ 1325	$ 3975
(43) Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 71.)	$ 0	$ 0	$ 0
44 Adjusted gross income (See instructions.) Do not include work-study earnings	$ 7560		
45 Financial assistance from student's parents	$ 0	$ 0	$ 0
46 Financial assistance from spouse's parents	$ 0	$ 0	$ 0
(47) Grants, scholarships, educational loans, work-study (Itemize and give source and dollar amounts in 71. Include only aid actually awarded.)	$ 1500	$ 0	$ 0
48 Social security benefits	$ 0	$ 0	$ 0
49 Veterans-GI Bill educational benefits	$ 0	$ 0	$ 0
(50) Other nontaxable income and benefits (child support, welfare, etc. See instructions, itemize, and give dollar amounts in 71.)	$ 0	$ 0	$ 0
51 TOTAL RESOURCES (Add 41-43 and 45-50.)	$ 9060	$ 2525	$ 3975
52 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 275	$ 90	$ 0
(53) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions, itemize, and give dollar amounts in 71.)	$ 490	$ 125	$ 375
(54) CASUALTY OR THEFT LOSS(ES) (See instructions, itemize, and give dollar amounts in 71.)	$ 0	$ 0	$ 0
55 ENTER TOTAL AMOUNT OF UNREIMBURSED ELEMENTARY OR SECONDARY SCHOOL TUITION AND FEES FOR CHILDREN DEPENDENT ON STUDENT IN 1977-78			$ 0

Student's (and Spouse's) Assets and Indebtedness

		Estimate of Present Market Value	Unpaid Mortgage Principal or Debts
56 CASH, SAVINGS, AND CHECKING ACCOUNTS AS OF JUNE 1, 1977			$ 500
57 HOME, IF OWNED OR BEING PURCHASED	YEAR PURCHASED 19 67 PURCHASE PRICE $ 14500	$ 20000	$ 14500
(58) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE (Describe in 71.)		$ 0	$ 0
59 BUSINESS, if owned	percent of ownership: 0 %	$ 0	$ 0
60 FARM, if owned	percent of ownership: %	$ 0	$ 0
(61) OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in 71.)			$ 0

Student's (and Spouse's) Additional Information

62 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on student's (and spouse's) 1976 U.S. income tax return (Enter zero if you are not required to file a 1976 return.)	1976	4
63 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include only the student named on this form and others dependent on the student such as spouse, dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 67.)		4
64 NUMBER IN COLLEGE. How many persons in item 63 (include the student named on this form) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.)	1977-78	1

65 STUDENT'S		66 SPOUSE'S	
Occupation:	Truck driver	Name:	Roberta
Employer:	Arco Const. Co.	Occupation:	Secretary

67 PROVIDE NAMES AND AGES OF CHILDREN AND OTHER DEPENDENTS ENTERED IN 63.

NAME	AGE	NAME	AGE	NAME	AGE
Anna	8	Rosa	5		

Student's (and Spouse's) Certification and Authorization

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the use of this form by the CSS as described on the cover of the FAF. I (We) further authorize the CSS to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. I (We) agree that, to verify information reported in this form, I (we) will on request provide to the CSS or any of the named recipients an official photostatic copy of my (our) latest state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student: Carlos Ramirez DATE 12/5/76

(and spouse): Roberta Ramirez DATE 12/5/76

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

Student's (and Spouse's) Additional Information (continued)

68 Student's year in college or post-high-school institution during 1977-78:

(Check only one box.)	FIRST (freshman)	SECOND (sophomore)	THIRD (junior)	FOURTH OR FIFTH (undergraduate)	GRADUATE / PROFESSIONAL
	1 ☐	2 ☐	3 ☐	4 ☐	5 ☒

69 Name of institution spouse will attend during 1977-78: ------- Check here if financial aid applicant: ☐ Year in institution during 1977-78: ---

70 For what academic period(s) in 1977-78 does the student want financial assistance? (Check all boxes that apply.)

1 ☐ Summer term, 1977 2 ☒ Fall term, 1977 3 ☐ Winter term, 1977-78 4 ☒ Spring term, 1978 5 ☐ Summer term, 1978 6 ☐ Other (Describe in 71.)

71 Use this space to explain all circled items and any unusual circumstances. Give particular attention to expenses for housing, food, transportation, child care, taxes, etc., which you consider extraordinary. If more space is needed, attach additional sheets of paper.

47. FISL at Texas Southern Univ.

53. Medical and dental expenses, 1976

Dr. Arnold	$ 120
Dr. Farrow	180
Dr. Contrera	115
Dr. Gaspar	75
	$ 490

57. Unpaid mortgage on home includes a second mortgage for $5000.

71. Extraordinary expenses, academic year, 1977-78:

Transportation	
1970 Pontiac	
upkeep, gas, etc.	$ 850
insurance	220
Bus fare to and from work for Roberta	130
	$1200
Child care	$ 700

Institutions and Programs to Receive This FAF

72 Enter complete names, addresses, and CSS code numbers (if known) of the institutions and programs to which copies of this FAF are to be sent. Do not list an institution or program more than once. If you are unable to obtain a code number, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.
UNIV. OF HOUSTON,	HOUSTON,	TX	6870

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL AID FORM NEED ANALYSIS REPORT
ACADEMIC YEAR 1977-78

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student			Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status*	Family Members	Dependency Status**	Unusual Conditions***	Revision	Date Printed	CSS Identification Number	CSS Code
Last	First	M I													
RAMIREZ	CARLOS	R	M	09 12 46	30	449 89 6032	5	2	4	1			12-19	Q730239	6870

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U.S. Income Tax	F.I.C.A. Tax	Total Taxes	Taxable Income after Taxes	Nontaxable Income: Social Security Benefits	Nontaxable Income: Veterans Educational Benefits	Nontaxable Income: Assistance From Student's Parents	Nontaxable Income: Other Nontaxable Income and Benefits	Student's Available Income ①
6500	60	380	440	6060	0	0	0	0	6060

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

Cash and Bank Accounts	Home Equity	Investments and Other Real Estate Equity	Adjusted Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conversion %	Student's Contribution From Assets ②
500	5500	0	0	6000	0	6000	3200	2800	35	980

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Social Security Adjustment	Total Income	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Medical-Dental Expenses	Casualty or Theft Loss(es)	Employment Allowance	Minimum Standard Allowance	Total Allowance	Parents' Available Income

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Adjusted Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conv. %	Income Supplement

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status†	Unusual Conditions ††

COMPUTATION OF PARENTS' CONTRIBUTION

Avail. Income and Income Supplement	Parents' Share of Student's Soc. Sec. Benefits	Adjusted Available Income	Total Parents' Contribution	Adjustment for Family Members in College %	Parents' Contribution from Income	Parents' Contribution from Assets	Parents' Contribution for Student

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

Budget Type	Duration of Budget	Expense Budget: Tuition, Fees, Books & Supplies	Expense Budget: Living Expenses	Expense Budget: Total Expenses	Student's Contribution: Available Income	Student's Contribution: Contribution From Assets	Student's Contribution: Summer Savings	Parents' Contribution	Total Family Contribution	Estimated Financial Need
Institutional 1	12	300	6740	7040	4560	980	0		5540	1500
Institutional 2	12	300	6650	6950	4560	980	0		5540	1410
Institutional 3	9	300	5000	5300	2243	735	667		3645	1655
Institutional Adjustments										

ESTIMATED BASIC GRANT

Index = 2022

ELIGIBILITY

INELIGIBLE BASED ON SCHOOL YEAR

FINANCIAL AID PACKAGING

Budget Type	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
Institutional 1	0		1500	0	0	0
Institutional 2	0		1410	0	0	0
Institutional 3	0		1500	0	155	0
Institutional Adjustments						

* INCLUDES SPOUSE'S EMPLOYMENT ALLOWANCE

① Student's "Available Income" for dependent students includes items from "Nontaxable Income" only.

② Computation for self-supporting students on 12-month basis. Multiplied by .75 if 9-month budget used.

NOTE: See the back of this form for additional footnotes.

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Description of Barbara Thompson case

Barbara Thompson is an entering freshman at a 4-year public university. She is a self-supporting student.

Barbara is divorced and the mother of two young children. Her only source of income is public assistance. She has free medical assistance and receives food stamps which supplement her income. Barbara's ex-husband does not pay child support.

The institution has requested a 9-month analysis. The institutional budget 1 analysis for 9 months for a self-supporting student is computed by using 75 percent of the 12-month independent student allowance (ISA). The student's resources for 9 months are calculated using only the academic year column of the FAF.

The institution has selected the "subtraction" method (IESE option 3) for summer savings. The summer savings entries are, therefore, all zero because Barbara's summer resources do not exceed her summer expenses.

The CSS calculates the Basic Grant index for self-supporting students using 1976 calendar-year data. The data elements collected in the FAF are analogous to those collected in the Basic Grant application. Barbara is possibly eligible for a Basic Grant and has an estimated eligibility index of zero.

The FAFNAR's packaging section has been completed using two formulas. It may be that the institution has cause for establishing different packaging procedures for certain students, such as self-supporting students with dependents. The IESE allows separate formulas to be chosen for calculations of budgets 1 and 3 and budget 2. For Barbara's case, the IESF was completed as shown.

SELF-SUPPORTING STUDENTS — FAF Only

INSTITUTIONAL 1 and 3 (Check only one formula.)	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I [X] 1	First 40 % of budget to a maximum of $ *	Next 30 % of budget to a maximum of $ *	Next 30 % of budget to a maximum of $ *	0 % of budget
FORMULA II [ ] 2	Fixed $	First % of budget to a maximum of $ *	Next % of budget to a maximum of $ *	% of budget

SELF-SUPPORTING STUDENTS — FAF Only

INSTITUTIONAL 2 (Check only one formula.)	FUND 1	FUND 2	FUND 3	REMAINING NEED
FORMULA I [ ] 1	First % of budget to a maximum of $ *	Next % of budget to a maximum of $ *	Next % of budget to a maximum of $ *	% of budget
FORMULA II [X] 2	Fixed $ 1500	First 40 % of budget to a maximum of $ *	Next 60 % of budget to a maximum of $ *	0 % of budget

Financial Aid Form (FAF)

Academic Year 1977-78

6151006

Read instructions carefully as you complete this form.
Use 71 to explain all circled items.
USE BLACK OR DARK INK; DO NOT USE PENCIL.

BOTH NAME AND CASE ARE FICTITIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in item 72.

- If you wish to receive a copy of the **Report to FAF Filer**, check here and add $1 to the amount checked above..... ☐ $1.00

1 ☒	$4.00	4 ☐	$ 8.50
2 ☐	$5.50	5 ☐	$10.00
3 ☐	$7.00	6 ☐	$11.50

- Mail this FAF with check or money order for appropriate amount to the CSS.

STUDENT'S INFORMATION

| | | |

STUDENT'S AND SPOUSE'S INFORMATION

Student's and Spouse's Income and Expenses

Enter information in boxes only. Do not enter monetary amounts.	Calendar Year 1976	Summer 1977 3 months	Estimated Academic Year 1977-78 9 months
41 Student's wages, salaries, tips, etc. (Before taxes and deductions) Do not include work-study earnings	$ 0	$ 0	$ 0
42 Spouse's wages, salaries, tips, etc. (Before taxes and deductions)	$ 0	$ 0	$ 0
43 Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 71.)	$ 0	$ 0	$ 0
44 Adjusted gross income (See instructions.) Do not include work-study earnings	$ 0		
45 Financial assistance from student's parents	$ 0	$ 0	$ 0
46 Financial assistance from spouse's parents	$ 0	$ 0	$ 0
47 Grants, scholarships, educational loans, work-study (Itemize and give source and dollar amounts in 71. Include only aid actually awarded.)	$ 0	$ 0	$ 0
48 Social security benefits	$ 0	$ 0	$ 0
49 Veterans-GI Bill educational benefits	$ 0	$ 0	$ 0
50 Other nontaxable income and benefits (child support, welfare, etc. See instructions, itemize, and give dollar amounts in 71.)	$ 3624	$ 906	$ 2718
51 TOTAL RESOURCES (Add 41-43 and 45-50.)	$ 3624	$ 906	$ 2718
52 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 0	$ 0	$ 0
53 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions, itemize, and give dollar amounts in 71.)	$ 0	$ 0	$ 0
54 CASUALTY OR THEFT LOSSES (See instructions, itemize, and give dollar amounts in 71.)	$ 0	$ 0	$ 0
55 ENTER TOTAL AMOUNT OF UNREIMBURSED ELEMENTARY OR SECONDARY SCHOOL TUITION AND FEES FOR CHILDREN DEPENDENT ON STUDENT IN 1977-78			$ 0

Student's and Spouse's Assets and Indebtedness

	Estimate of Present Market Value	Unpaid Mortgage Principal or Debts
56 CASH, SAVINGS, AND CHECKING ACCOUNTS AS OF JUNE 1, 1977		$ 0
57 HOME, IF OWNED OR BEING PURCHASED		
YEAR PURCHASED 19__ PURCHASE PRICE $ -------	$ 0	$ 0
58 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE (Describe in 71.)	$ 0	$ 0
59 BUSINESS, if owned ... percent of ownership: 0 %	$ 0	$ 0
60 FARM, if owned ... percent of ownership: 0 %	$ 0	$ 0
61 OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in 71.)		$ 0

Student's and Spouse's Additional Information

62 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on student's (and spouse's) 1976 U.S. income tax return (Enter zero if you are not required to file a 1976 return.) 1976: 0

63 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include only the student named on this form and others dependent on the student such as spouse, dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 67.): 3

64 NUMBER IN COLLEGE. How many persons in item 63 (include the student named on this form) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.) 1977-78: 1

65 STUDENT'S — Occupation: None; Employer: ----

66 SPOUSE'S — Name: --------; Occupation: --------

67 PROVIDE NAMES AND AGES OF CHILDREN AND OTHER DEPENDENTS ENTERED IN 63.

NAME	AGE	NAME	AGE	NAME	AGE
Angela	7	Troy	4		

Student's and Spouse's Certification and Authorization

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the use of this form by the CSS as described on the cover of the FAF. I (We) further authorize the CSS to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. I (We) agree that, to verify information reported in this form, I (we) will on request provide to the CSS or any of the named recipients an official photostatic copy of my (our) latest state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student: Barbara A. Thompson DATE: 1/15/77

(and spouse) _____ DATE _____

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

Student's and Spouse's Additional Information (continued)

68 Student's year in college or post-high-school institution during 1977-78

(Check only one box.)	FIRST (freshman)	SECOND (sophomore)	THIRD (junior)	FOURTH OR FIFTH (undergraduate)	GRADUATE / PROFESSIONAL
	1 ☒	2 ☐	3 ☐	4 ☐	5 ☐

69 Name of institution spouse will attend during 1977-78: -------

Check here if financial aid applicant: ☐

Year in institution during 1977-78: ----

70 For what academic period(s) in 1977-78 does the student want financial assistance? (Check all boxes that apply.) 1 ☐ Summer term, 1977; 2 ☒ Fall term, 1977; 3 ☐ Winter term, 1977-78; 4 ☒ Spring term, 1978; 5 ☐ Summer term, 1978; 6 ☐ Other (Describe in 71.)

71 Use this space to explain all circled items and any unusual circumstances. Give particular attention to expenses for housing, food, transportation, child care, taxes, etc., which you consider extraordinary. If more space is needed, attach additional sheets of paper.

50. Public assistance

71. I do not know the whereabouts of my ex-husband. I do not receive any child support from him. Welfare helps me with my medical expenses. I also am eligible for food stamps.

Institutions and Programs to Receive This FAF

72 Enter complete names, addresses, and CSS code numbers (if known) of the institutions and programs to which copies of this FAF are to be sent. Do not list an institution or program more than once. If you are unable to obtain a code number, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.
TEMPLE UNIV.,	PHILADELPHIA,	PA	2906

109

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL AID FORM NEED ANALYSIS REPORT
ACADEMIC YEAR 1977-78

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student: Last	First	M.I.	Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status*	Family Members	Dependency Status**	Unusual Conditions***	Revision	Date Printed	CSS Identification Number	CSS Code
THOMPSON	BARBARA	A	F	0903 50	26	022 31 8967	1	1	3	1			02-02	6151006	2906

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U.S. Income Tax	F.I.C.A. Tax	Total Taxes	Taxable Income after Taxes	Nontaxable Income: Social Security Benefits	Nontaxable Income: Veterans Educational Benefits	Nontaxable Income: Assistance From Student's Parents	Nontaxable Income: Other Nontaxable Income and Benefits	Student's Available Income ①
0	0	0	0	0	0	0	0	2718	2718

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

Cash and Bank Accounts	Home Equity	Investments and Other Real Estate Equity	Adjusted Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conversion %	Student's Contribution From Assets ②
0	0	0	0	0	0	0	800	0	35	0

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Social Security Adjustment	Total Income	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Medical-Dental Expenses	Casualty or Theft Loss(es)	Employment Allowance	Minimum Standard Allowance	Total Allowance	Parents' Available Income

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Adjusted Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Asset Protection Allowance	Discretionary Net Worth	Conv. %	Income Supplement

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status†	Unusual Conditions ††

COMPUTATION OF PARENTS' CONTRIBUTION

Avail. Income and Income Supplement	Parents' Share of Student's Soc. Sec. Benefits	Adjusted Available Income	Total Parents' Contribution	Adjustment for Family Members in College %	Parents' Contribution from Income	Parents' Contribution from Assets	Parents' Contribution for Student

STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

Budget Type	Duration of Budget	Expense Budget: Tuition Fees, Books & Supplies	Expense Budget: Living Expenses	Expense Budget: Total Expenses	Student's Contribution: Available Income	Student's Contribution: Contribution From Assets	Student's Contribution: Summer Savings	Parents' Contribution	Total Family Contribution	Estimated Financial Need
Institutional 1	9	1200	4230	5430	2718	0	0		2718	2712
Institutional 2	9	1200	4250	5450	2718	0	0		2718	2732
Institutional 3	12	1200	5650	6850	3624	0	0		3624	3226
Institutional Adjustments										

ESTIMATED BASIC GRANT

Index = 0

ELIGIBILITY

POSSIBLY ELIGIBLE

FINANCIAL AID PACKAGING

Budget Type	Estimated Basic Grant Award	Estimated State Award	Fund 1	Fund 2	Fund 3	Remaining Need
Institutional 1	1362		0	0	1350	0
Institutional 2	1362		1370	0	0	0
Institutional 3	1362		0	0	1864	0
Institutional Adjustments						

① Student's "Available Income" for dependent students includes items from "Nontaxable Income" only.

② Computation for self-supporting students on 12-month basis. Multiplied by .75 if 9-month budget used.

NOTE: See the back of this form for additional footnotes.

Appendix

Table A. Standard U.S. income tax by adjusted gross income and number of family members for family filing joint income tax return (1976 rates)

Adjusted gross income	Number of family members									
	2	4	5	6	7	8	9	10	11	12
$ 1,875–$ 2,124										
2,125– 2,374										
2,375– 2,624										
2,625– 2,874										
2,875– 3,124										
3,125– 3,374										
3,375– 3,624										
3,625– 3,874										
3,875– 4,124										
4,125– 4,374	$ 20									
4,375– 4,624	50									
4,625– 4,874	90									
4,875– 5,124	130									
5,125– 5,374	160	$ 20								
5,375– 5,624	200	50								
5,625– 5,874	240	90								
5,875– 6,124	280	130								
6,125– 6,374	320	170	$ 20							
6,375– 6,624	360	200	60							
6,625– 6,874	400	240	90							
6,875– 7,124	440	280	130							
7,125– 7,374	490	320	170	$ 20						
7,375– 7,624	530	370	210	60						
7,625– 7,874	570	410	250	100						
7,875– 8,124	620	450	290	130						
8,125– 8,374	670	490	330	170	$ 20					
8,375– 8,624	720	540	370	210	60					
8,625– 8,874	760	590	420	250	100					
8,875– 9,124	810	630	460	300	140					
9,125– 9,374	860	680	500	340	180	$ 30				
9,375– 9,624	910	730	550	380	220	60				
9,625– 9,874	950	780	600	420	260	100				
9,875– 10,124	1,000	820	650	470	300	140				
10,125– 10,374	1,050	870	690	520	350	180	$ 30			
10,375– 10,624	1,100	920	740	560	390	230	70			
10,625– 10,874	1,140	970	790	610	430	270	110			
10,875– 11,124	1,190	1,010	840	660	480	310	150			
11,125– 11,374	1,240	1,060	880	710	530	350	190	$ 30		
11,375– 11,624	1,290	1,110	930	750	580	400	230	70		
11,625– 11,874	1,340	1,160	980	800	620	450	280	110		
11,875– 12,124	1,390	1,200	1,030	850	670	490	320	160		
12,125– 12,374	1,450	1,250	1,070	900	720	540	360	200	$ 40	
12,375– 12,624	1,500	1,300	1,120	940	770	590	410	240	80	
12,625– 12,874	1,560	1,360	1,170	990	810	640	460	280	120	

Table A.... for family filing joint income tax return, continued

Adjusted gross income	Number of family members										
	2	3	4	5	6	7	8	9	10	11	12
$12,875–$13,124	$1,610	$1,410	$1,220	$1,040	$ 860	$ 680	$ 510	$ 330	$ 160		
13,125– 13,374	1,660	1,460	1,260	1,080	900	730	550	370	200	$ 40	
13,375– 13,624	1,710	1,510	1,310	1,120	940	770	590	410	240	80	
13,625– 13,874	1,760	1,560	1,360	1,160	980	810	630	450	270	110	
13,875– 14,124	1,800	1,600	1,400	1,200	1,020	850	670	490	310	150	
14,125– 14,374	1,850	1,650	1,450	1,250	1,060	890	710	530	350	180	$ 20
14,375– 14,624	1,890	1,690	1,490	1,290	1,100	930	750	570	390	220	60
14,625– 14,874	1,940	1,740	1,540	1,340	1,140	970	790	610	430	260	90
14,875– 15,124	1,990	1,790	1,590	1,390	1,190	1,010	830	650	470	300	130
15,125– 15,374	2,030	1,830	1,630	1,430	1,230	1,050	870	690	510	340	160
15,375– 15,624	2,080	1,880	1,680	1,480	1,280	1,090	910	730	550	380	200
15,625– 15,874	2,130	1,930	1,730	1,530	1,330	1,130	950	770	590	420	240
15,875– 16,124	2,170	1,970	1,770	1,570	1,370	1,170	990	810	630	460	280
16,125– 16,374	2,220	2,020	1,820	1,620	1,420	1,220	1,030	850	670	500	320
16,375– 16,624	2,280	2,060	1,860	1,660	1,460	1,260	1,070	890	710	540	360
16,625– 16,874	2,330	2,110	1,910	1,710	1,510	1,310	1,110	930	750	580	400
16,875– 17,124	2,380	2,160	1,960	1,760	1,560	1,360	1,160	970	790	620	440
17,125– 17,374	2,430	2,210	2,000	1,800	1,600	1,400	1,200	1,010	830	660	480
17,375– 17,624	2,490	2,260	2,050	1,850	1,650	1,450	1,250	1,050	870	700	520
17,625– 17,874	2,550	2,330	2,100	1,900	1,700	1,500	1,300	1,100	920	740	570
17,875– 18,124	2,610	2,390	2,170	1,960	1,760	1,560	1,360	1,160	970	790	610
18,125– 18,374	2,670	2,450	2,230	2,010	1,810	1,610	1,410	1,210	1,020	840	660
18,375– 18,624	2,740	2,510	2,290	2,070	1,870	1,670	1,470	1,270	1,070	890	710
18,625– 18,874	2,800	2,580	2,350	2,130	1,920	1,720	1,520	1,320	1,120	930	760
18,875– 19,124	2,860	2,640	2,420	2,190	1,980	1,780	1,580	1,380	1,180	980	800
19,125– 19,374	2,920	2,700	2,480	2,260	2,030	1,830	1,630	1,430	1,230	1,030	850
19,375– 19,624	2,990	2,760	2,540	2,320	2,100	1,890	1,690	1,490	1,290	1,090	900
19,625– 19,874	3,050	2,830	2,600	2,380	2,160	1,940	1,740	1,540	1,340	1,140	950
19,875– 20,124	3,110	2,890	2,670	2,440	2,220	2,000	1,800	1,600	1,400	1,200	1,000
20,125– 20,374	3,170	2,950	2,730	2,510	2,280	2,060	1,850	1,650	1,450	1,250	1,050
20,375– 20,624	3,240	3,010	2,790	2,570	2,350	2,120	1,910	1,710	1,510	1,310	1,110
20,625– 20,874	3,310	3,080	2,850	2,630	2,410	2,190	1,960	1,760	1,560	1,360	1,160
20,875– 21,124	3,380	3,140	2,920	2,690	2,470	2,250	2,030	1,820	1,620	1,420	1,220
21,125– 21,374	3,450	3,210	2,980	2,760	2,530	2,310	2,090	1,870	1,670	1,470	1,270
21,375– 21,624	3,520	3,280	3,040	2,820	2,600	2,370	2,150	1,930	1,730	1,530	1,330
21,625– 21,874	3,590	3,350	3,100	2,880	2,660	2,440	2,210	1,990	1,780	1,580	1,380
21,875– 22,124	3,660	3,420	3,170	2,940	2,720	2,500	2,280	2,050	1,840	1,640	1,440
22,125– 22,374	3,730	3,490	3,240	3,010	2,780	2,560	2,340	2,120	1,890	1,690	1,490
22,375– 22,624	3,800	3,560	3,310	3,070	2,850	2,620	2,400	2,180	1,960	1,750	1,550
22,625– 22,874	3,870	3,630	3,380	3,140	2,910	2,690	2,460	2,240	2,020	1,800	1,600
22,875– 23,124	3,940	3,700	3,450	3,210	2,970	2,750	2,530	2,300	2,080	1,860	1,660
23,125– 23,374	4,010	3,770	3,520	3,280	3,030	2,810	2,590	2,370	2,140	1,920	1,710
23,375– 23,624	4,080	3,840	3,590	3,350	3,100	2,870	2,650	2,430	2,210	1,980	1,770
23,625– 23,874	4,150	3,910	3,660	3,420	3,170	2,940	2,710	2,490	2,270	2,050	1,820

Table A.... for family filing joint income tax return, continued

Adjusted gross income	Number of family members										
	2	3	4	5	6	7	8	9	10	11	12
$23,875–$24,124	$4,220	$3,980	$3,730	$3,490	$3,240	$3,000	$2,780	$2,550	$2,330	$2,110	$1,890
24,125– 24,374	4,290	4,050	3,800	3,560	3,310	3,070	2,840	2,620	2,390	2,170	1,950
24,375– 24,624	4,370	4,120	3,870	3,630	3,380	3,140	2,900	2,680	2,460	2,230	2,010
24,625– 24,874	4,450	4,190	3,940	3,700	3,450	3,210	2,960	2,740	2,520	2,300	2,070
24,875– 25,124	4,530	4,260	4,010	3,770	3,520	3,280	3,030	2,800	2,580	2,360	2,140
25,125– 25,374	4,610	4,330	4,080	3,840	3,590	3,350	3,100	2,870	2,640	2,420	2,200
25,375– 25,624	4,690	4,410	4,150	3,910	3,660	3,420	3,170	2,930	2,710	2,480	2,260
25,625– 25,874	4,770	4,490	4,220	3,980	3,730	3,490	3,240	3,000	2,770	2,550	2,320
25,875– 26,124	4,850	4,570	4,300	4,050	3,800	3,560	3,310	3,070	2,830	2,610	2,390
26,125– 26,374	4,930	4,650	4,380	4,120	3,870	3,630	3,380	3,140	2,890	2,670	2,450
26,375– 26,624	5,010	4,730	4,460	4,190	3,940	3,700	3,450	3,210	2,960	2,730	2,510
26,625– 26,874	5,090	4,810	4,540	4,260	4,010	3,770	3,520	3,280	3,030	2,800	2,579
26,875– 27,124	5,170	4,890	4,620	4,340	4,080	3,840	3,590	3,350	3,100	2,860	2,640
27,125– 27,374	5,250	4,970	4,700	4,420	4,150	3,910	3,660	3,420	3,170	2,930	2,700
27,375– 27,624	5,330	5,050	4,780	4,500	4,230	3,980	3,730	3,490	3,240	3,000	2,760
27,625– 27,874	5,410	5,130	4,860	4,580	4,310	4,050	3,800	3,560	3,310	3,070	2,820
27,875– 28,124	5,490	5,210	4,940	4,660	4,390	4,120	3,870	3,630	3,380	3,140	2,890
28,125– 28,374	5,570	5,290	5,020	4,740	4,470	4,190	3,940	3,700	3,450	3,210	2,960
28,375– 28,624	5,660	5,370	5,100	4,820	4,550	4,270	4,010	3,770	3,520	3,280	3,030
28,625– 28,874	5,750	5,450	5,180	4,900	4,630	4,350	4,080	3,840	3,590	3,350	3,100
28,875– 29,124	5,840	5,530	5,260	4,980	4,710	4,430	4,160	3,910	3,660	3,420	3,170
29,125– 29,374	5,930	5,620	5,340	5,060	4,790	4,510	4,240	3,980	3,730	3,490	3,240
29,375– 29,624	6,020	5,710	5,420	5,140	4,870	4,590	4,320	4,050	3,800	3,560	3,310
29,625– 29,874	6,110	5,800	5,500	5,220	4,950	4,670	4,400	4,120	3,870	3,630	3,380
29,875– 30,124	6,200	5,890	5,590	5,300	5,030	4,750	4,480	4,200	3,940	3,700	3,450
30,125– 30,374	6,290	5,980	5,680	5,380	5,110	4,830	4,560	4,280	4,010	3,770	3,520
30,375– 30,624	6,380	6,070	5,770	5,460	5,190	4,910	4,640	4,360	4,090	3,840	3,590
30,625– 30,874	6,470	6,160	5,860	5,550	5,270	4,990	4,720	4,440	4,170	3,910	3,660
30,875– 31,124	6,560	6,250	5,950	5,640	5,350	5,070	4,800	4,520	4,250	3,980	3,730
31,125– 31,374	6,650	6,340	6,040	5,730	5,430	5,150	4,880	4,600	4,330	4,050	3,800
31,375– 31,624	6,740	6,430	6,130	5,820	5,520	5,230	4,960	4,680	4,410	4,130	3,870
31,625– 31,874	6,830	6,520	6,220	5,910	5,610	5,310	5,040	4,760	4,490	4,210	3,940
31,875– 32,124	6,920	6,610	6,310	6,000	5,700	5,390	5,120	4,840	4,570	4,290	4,020
32,125– 32,374	7,010	6,700	6,400	6,090	5,790	5,480	5,200	4,920	4,650	4,370	4,100
32,375– 32,624	7,100	6,790	6,490	6,180	5,880	5,570	5,280	5,000	4,730	4,450	4,180
32,625– 32,874	7,200	6,880	6,580	6,270	5,970	5,660	5,360	5,080	4,810	4,530	4,260
32,875– 33,124	7,300	6,970	6,670	6,360	6,060	5,750	5,450	5,160	4,890	4,610	4,340
33,125– 33,374	7,400	7,070	6,760	6,450	6,150	5,840	5,540	5,240	4,970	4,690	4,420
33,375– 33,624	7,490	7,170	6,850	6,540	6,240	5,930	5,630	5,320	5,050	4,770	4,500
33,625– 33,874	7,590	7,260	6,940	6,630	6,330	6,020	5,720	5,410	5,130	4,850	4,580
33,875– 34,124	7,690	7,360	7,030	6,720	6,420	6,110	5,810	5,500	5,210	4,930	4,660
34,125– 34,374	7,790	7,460	7,130	6,810	6,510	6,200	5,900	5,590	5,290	5,010	4,740
34,375– 34,624	7,880	7,560	7,230	6,900	6,600	6,290	5,990	5,680	5,380	5,090	4,820
34,625– 34,874	7,980	7,650	7,330	7,000	6,690	6,380	6,080	5,770	5,470	5,170	4,900

Table A.... for family filing joint income tax return, continued

Adjusted gross income	Number of family members										
	2	3	4	5	6	7	8	9	10	11	12
$34,875–$35,124	$ 8,080	$7,750	$7,420	$7,100	$6,780	$6,470	$6,170	$5,860	$5,560	$5,250	$4,980
35,125– 35,374	8,180	7,850	7,520	7,190	6,870	6,560	6,260	5,950	5,650	5,340	5,060
35,375– 35,624	8,270	7,950	7,620	7,290	6,960	6,650	6,350	6,040	5,740	5,430	5,140
35,625– 35,874	8,370	8,040	7,720	7,390	7,060	6,740	6,440	6,130	5,830	5,520	5,220
35,875– 36,124	8,470	8,140	7,810	7,490	7,160	6,830	6,530	6,220	5,920	5,610	5,310
36,125– 36,374	8,570	8,240	7,910	7,580	7,260	6,930	6,620	6,310	6,010	5,700	5,400
36,375– 36,624	8,670	8,340	8,010	7,680	7,350	7,030	6,710	6,400	6,100	5,790	5,490
36,625– 36,874	8,770	8,430	8,110	7,780	7,450	7,120	6,800	6,490	6,190	5,880	5,580
36,875– 37,124	8,880	8,530	8,200	7,880	7,550	7,220	6,890	6,580	6,280	5,970	5,670
37,125– 37,374	8,980	8,630	8,300	7,970	7,650	7,320	6,990	6,670	6,370	6,060	5,760
37,375– 37,624	9,090	8,740	8,400	8,070	7,740	7,420	7,090	6,760	6,460	6,150	5,850
37,625– 37,874	9,190	8,840	8,500	8,170	7,840	7,510	7,190	6,860	6,550	6,240	5,940
37,875– 38,124	9,300	8,950	8,600	8,270	7,940	7,610	7,280	6,960	6,640	6,330	6,030
38,125– 38,374	9,400	9,050	8,700	8,360	8,040	7,710	7,380	7,050	6,730	6,420	6,120
38,375– 38,624	9,510	9,160	8,810	8,460	8,130	7,810	7,480	7,150	6,820	6,510	6,210
38,625– 38,874	9,610	9,260	8,910	8,560	8,230	7,900	7,580	7,250	6,920	6,600	6,300
38,875– 39,124	9,720	9,370	9,020	8,670	8,330	8,000	7,670	7,350	7,020	6,690	6,390
39,125– 39,374	9,820	9,470	9,120	8,770	8,430	8,100	7,770	7,440	7,120	6,790	6,480
39,375– 39,624	9,930	9,580	9,230	8,880	8,530	8,200	7,870	7,540	7,210	6,890	6,570
39,625– 39,874	10,030	9,680	9,330	8,980	8,630	8,290	7,970	7,640	7,310	6,980	6,660

Table A. Standard U.S. income tax by adjusted gross income and number of family members for individual filing as head of household (1976 rates)

Adjusted gross income	Number of family members											
	1	2	3	4	5	6	7	8	9	10	11	12
$ 1,875– $ 2,124												
2,125– 2,374												
2,375– 2,624												
2,625– 2,874												
2,875– 3,124	$ 40											
3,125– 3,374	70											
3,375– 3,624	110											
3,625– 3,874	150											
3,875– 4,124	190	$ 40										
4,125– 4,374	230	70										
4,375– 4,624	270	110										
4,625– 4,874	310	150										
4,875– 5,124	360	190	$ 40									
5,125– 5,374	400	230	80									
5,375– 5,624	450	280	120									
5,625– 5,874	490	320	160									
5,875– 6,124	540	370	200	$ 40								
6,125– 6,374	580	410	240	80								
6,375– 6,624	630	460	290	120								
6,625– 6,874	680	500	330	160	$ 10							
6,875– 7,124	720	550	380	210	50							
7,125– 7,374	770	590	420	250	90							
7,375– 7,624	820	640	470	300	130							
7,625– 7,874	870	690	510	340	170	$ 10						
7,875– 8,124	910	740	560	390	220	50						
8,125– 8,374	960	780	610	430	260	90						
8,375– 8,624	1,010	830	650	480	310	140						
8,625– 8,874	1,070	880	700	520	350	180	$ 20					
8,875– 9,124	1,120	930	750	570	400	230	60					
9,125– 9,374	1,180	980	800	620	440	270	100					
9,375– 9,624	1,230	1,030	840	670	490	320	150					
9,625– 9,874	1,290	1,090	890	710	540	360	190	$ 20				
9,875– 10,124	1,340	1,140	940	760	580	410	240	70				
10,125– 10,374	1,400	1,200	1,000	810	630	450	280	110				
10,375– 10,624	1,450	1,250	1,050	860	680	500	330	160				
10,625– 10,874	1,500	1,300	1,100	900	720	550	370	200	$ 30			
10,875– 11,124	1,550	1,350	1,150	950	760	590	410	240	70			
11,125– 11,374	1,600	1,390	1,190	990	800	630	450	280	110			
11,375– 11,624	1,650	1,440	1,240	1,040	840	670	490	310	140			
11,625– 11,874	1,700	1,490	1,290	1,090	890	710	530	350	180	$ 10		
11,875– 12,124	1,750	1,540	1,330	1,130	930	750	570	390	220	50		
12,125– 12,374	1,790	1,590	1,380	1,180	980	790	610	430	260	90		
12,375– 12,624	1,840	1,640	1,430	1,230	1,030	830	650	470	300	130		
12,625– 12,874	1,890	1,680	1,480	1,270	1,070	870	690	510	330	160		

Table A. . . . for individual filing as head of household, continued

Adjusted gross income	Number of family members											
	1	2	3	4	5	6	7	8	9	10	11	12
$12,875–$13,124	$1,940	$1,730	$1,520	$1,320	$1,120	$ 920	$ 730	$ 550	$ 370	$ 200	$ 30	
13,125– 13,374	2,000	1,780	1,570	1,360	1,160	960	770	590	410	240	70	
13,375– 13,624	2,050	1,830	1,620	1,410	1,210	1,010	810	630	450	280	110	
13,625– 13,874	2,100	1,880	1,670	1,460	1,260	1,060	860	670	490	310	140	
13,875– 14,124	2,150	1,930	1,720	1,510	1,300	1,100	900	710	530	350	180	$ 10
14,125– 14,374	2,210	1,980	1,770	1,560	1,350	1,150	950	750	570	390	220	50
14,375– 14,624	2,260	2,040	1,810	1,610	1,400	1,190	990	790	610	430	260	90
14,625– 14,874	2,310	2,090	1,870	1,650	1,450	1,240	1,040	840	650	470	300	130
14,875– 15,124	2,360	2,140	1,920	1,700	1,500	1,290	1,090	890	690	510	340	160
15,125– 15,374	2,430	2,200	1,980	1,760	1,550	1,350	1,140	940	740	560	380	210
15,375– 15,624	2,490	2,270	2,040	1,820	1,610	1,400	1,200	1,000	800	610	430	250
15,625– 15,874	2,560	2,330	2,110	1,880	1,670	1,460	1,250	1,050	850	660	480	300
15,875– 16,124	2,630	2,390	2,170	1,950	1,730	1,520	1,310	1,110	910	710	530	350
16,125– 16,374	2,700	2,460	2,230	2,010	1,790	1,580	1,370	1,160	960	760	570	400
16,375– 16,624	2,760	2,530	2,290	2,070	1,850	1,630	1,430	1,220	1,020	820	620	440
16,625– 16,874	2,830	2,590	2,360	2,130	1,910	1,690	1,480	1,280	1,070	870	670	490
16,875– 17,124	2,900	2,660	2,420	2,200	1,970	1,750	1,540	1,330	1,130	930	730	540
17,125– 17,374	2,970	2,730	2,490	2,260	2,040	1,810	1,600	1,390	1,180	980	780	590
17,375– 17,624	3,040	2,800	2,560	2,320	2,100	1,880	1,660	1,450	1,240	1,040	840	640
17,625– 17,874	3,110	2,860	2,630	2,390	2,160	1,940	1,720	1,510	1,300	1,090	890	690
17,875– 18,124	3,180	2,930	2,690	2,460	2,220	2,000	1,780	1,560	1,360	1,150	950	750
18,125– 18,374	3,250	3,000	2,760	2,520	2,290	2,060	1,840	1,620	1,410	1,210	1,000	800
18,375– 18,624	3,320	3,070	2,830	2,590	2,350	2,130	1,900	1,680	1,470	1,260	1,060	860
18,625– 18,874	3,390	3,140	2,900	2,660	2,420	2,190	1,970	1,740	1,530	1,320	1,110	910
18,875– 19,124	3,460	3,210	2,970	2,730	2,490	2,250	2,030	1,810	1,590	1,380	1,170	970
19,125– 19,374	3,530	3,280	3,040	2,790	2,560	2,320	2,090	1,870	1,650	1,440	1,230	1,020
19,375– 19,624	3,610	3,350	3,110	2,860	2,620	2,390	2,150	1,930	1,710	1,490	1,290	1,080
19,625– 19,874	3,690	3,420	3,180	2,930	2,690	2,450	2,220	1,990	1,770	1,550	1,340	1,140
19,875– 20,124	3,760	3,500	3,250	3,000	2,760	2,520	2,280	2,060	1,830	1,610	1,400	1,190
20,125– 20,374	3,840	3,570	3,320	3,070	2,830	2,590	2,350	2,120	1,900	1,670	1,460	1,250
20,375– 20,624	3,920	3,650	3,390	3,140	2,900	2,660	2,420	2,180	1,960	1,740	1,520	1,310
20,625– 20,874	4,000	3,730	3,460	3,210	2,970	2,720	2,490	2,250	2,020	1,800	1,580	1,370
20,875– 21,124	4,070	3,810	3,540	3,280	3,040	2,790	2,550	2,320	2,080	1,860	1,640	1,420
21,125– 21,374	4,150	3,880	3,620	3,350	3,110	2,860	2,620	2,380	2,150	1,920	1,700	1,480
21,375– 21,624	4,230	3,960	3,690	3,430	3,180	2,930	2,690	2,450	2,210	1,990	1,760	1,540
21,625– 21,874	4,310	4,040	3,770	3,500	3,250	3,000	2,760	2,520	2,280	2,050	1,830	1,600
21,875– 22,124	4,390	4,120	3,850	3,580	3,320	3,070	2,830	2,590	2,350	2,110	1,890	1,670
22,125– 22,374	4,470	4,200	3,930	3,660	3,390	3,140	2,900	2,650	2,420	2,180	1,950	1,730
22,375– 22,624	4,550	4,280	4,000	3,740	3,470	3,210	2,970	2,720	2,480	2,250	2,010	1,790
22,625– 22,874	4,630	4,360	4,080	3,810	3,550	3,280	3,040	2,790	2,550	2,310	2,080	1,850
22,875– 23,124	4,710	4,440	4,160	3,890	3,620	3,360	3,110	2,860	2,620	2,380	2,140	1,920
23,125– 23,374	4,800	4,520	4,240	3,970	3,700	3,430	3,180	2,930	2,690	2,450	2,210	1,980
23,375– 23,624	4,880	4,600	4,320	4,050	3,780	3,510	3,250	3,000	2,760	2,520	2,280	2,040
23,625– 23,874	4,970	4,680	4,400	4,130	3,860	3,590	3,320	3,070	2,830	2,580	2,350	2,110

Table A.... for individual filing as head of household, continued

Adjusted gross income	Number of family members											
	1	2	3	4	5	6	7	8	9	10	11	12
$23,875–$24,124	$5,060	$4,760	$4,480	$4,210	$3,930	$3,670	$3,400	$3,140	$2,900	$2,650	$2,410	$2,180
24,125– 24,374	5,150	4,850	4,560	4,290	4,010	3,740	3,480	3,210	2,970	2,720	2,480	2,240
24,375– 24,624	5,230	4,940	4,640	4,370	4,090	3,820	3,550	3,290	3,040	2,790	2,550	2,310
24,625– 24,874	5,320	5,020	4,730	4,450	4,170	3,900	3,630	3,360	3,110	2,860	2,620	2,380
24,875– 25,124	5,410	5,110	4,810	4,530	4,250	3,980	3,710	3,440	3,180	2,930	2,690	2,450
25,125– 25,374	5,500	5,200	4,900	4,610	4,330	4,060	3,790	3,520	3,250	3,000	2,760	2,510
25,375– 25,624	5,590	5,290	4,990	4,690	4,410	4,140	3,860	3,600	3,330	3,070	2,830	2,580
25,625– 25,874	5,680	5,370	5,080	4,780	4,490	4,220	3,940	3,670	3,410	3,140	2,900	2,650
25,875– 26,124	5,770	5,460	5,160	4,870	4,570	4,300	4,020	3,750	3,480	3,220	2,970	2,720
26,125– 26,374	5,860	5,550	5,250	4,950	4,660	4,380	4,100	3,830	3,560	3,290	3,040	2,790
26,375– 26,624	5,950	5,640	5,340	5,040	4,740	4,460	4,180	3,910	3,640	3,370	3,110	2,860
26,625– 26,874	6,040	5,730	5,430	5,130	4,830	4,540	4,260	3,990	3,720	3,450	3,180	2,930
26,875– 27,124	6,130	5,820	5,520	5,220	4,920	4,620	4,340	4,070	3,790	3,530	3,260	3,000
27,125– 27,374	6,220	5,910	5,610	5,300	5,010	4,710	4,420	4,150	3,870	3,600	3,340	3,070
27,375– 27,624	6,310	6,000	5,700	5,390	5,090	4,800	4,500	4,230	3,950	3,680	3,410	3,150
27,625– 27,874	6,410	6,090	5,790	5,480	5,180	4,880	4,590	4,310	4,030	3,760	3,490	3,220
27,875– 28,124	6,500	6,180	5,880	5,570	5,270	4,970	4,670	4,390	4,110	3,840	3,570	3,300
28,125– 28,374	6,600	6,280	5,970	5,660	5,360	5,060	4,760	4,470	4,190	3,920	3,650	3,380
28,375– 28,624	6,690	6,370	6,060	5,750	5,450	5,150	4,850	4,550	4,270	4,000	3,720	3,460
28,625– 28,874	6,790	6,470	6,150	5,840	5,540	5,230	4,940	4,640	4,350	4,080	3,800	3,530
28,875– 29,124	6,880	6,560	6,240	5,930	5,630	5,320	5,020	4,730	4,430	4,160	3,880	3,610
29,125– 29,374	6,980	6,660	6,340	6,020	5,720	5,410	5,110	4,810	4,520	4,240	3,960	3,690
29,375– 29,624	7,080	6,750	6,430	6,110	5,810	5,500	5,200	4,900	4,600	4,320	4,040	3,770
29,625– 29,874	7,190	6,850	6,530	6,210	5,900	5,590	5,290	4,990	4,690	4,400	4,120	3,850
29,875– 30,124	7,290	6,950	6,620	6,300	5,990	5,680	5,380	5,080	4,780	4,480	4,200	3,930
30,125– 30,374	7,390	7,050	6,720	6,400	6,080	5,770	5,470	5,160	4,870	4,570	4,280	4,010
30,375– 30,624	7,490	7,150	6,810	6,490	6,170	5,860	5,560	5,250	4,950	4,660	4,360	4,090
30,625– 30,874	7,600	7,250	6,910	6,590	6,270	5,950	5,650	5,340	5,040	4,740	4,450	4,170
30,875– 31,124	7,700	7,360	7,010	6,680	6,360	6,040	5,740	5,430	5,130	4,830	4,530	4,250
31,125– 31,374	7,800	7,460	7,120	6,780	6,460	6,140	5,830	5,520	5,220	4,920	4,620	4,330
31,375– 31,624	7,910	7,560	7,220	6,880	6,550	6,230	5,920	5,610	5,310	5,010	4,710	4,410
31,625– 31,874	8,010	7,660	7,320	6,980	6,650	6,330	6,010	5,700	5,400	5,090	4,800	4,500
31,875– 32,124	8,120	7,770	7,420	7,080	6,740	6,420	6,100	5,790	5,490	5,180	4,880	4,590
32,125– 32,374	8,220	7,870	7,530	7,180	6,840	6,520	6,200	5,880	5,580	5,270	4,970	4,670
32,375– 32,624	8,330	7,980	7,630	7,290	6,940	6,610	6,290	5,970	5,670	5,360	5,060	4,760
32,625– 32,874	8,430	8,080	7,730	7,390	7,050	6,710	6,390	6,070	5,760	5,450	5,150	4,850
32,875– 33,124	8,540	8,190	7,840	7,490	7,150	6,810	6,480	6,160	5,850	5,540	5,240	4,940
33,125– 33,374	8,640	8,290	7,940	7,590	7,250	6,910	6,580	6,260	5,940	5,630	5,330	5,020
33,375– 33,624	8,750	8,400	8,050	7,700	7,350	7,010	6,670	6,350	6,030	5,720	5,420	5,110
33,625– 33,874	8,850	8,500	8,150	7,800	7,460	7,110	6,770	6,450	6,130	5,810	5,510	5,200
33,875– 34,124	8,960	8,610	8,260	7,910	7,560	7,220	6,870	6,540	6,220	5,900	5,600	5,290
34,125– 34,374	9,060	8,710	8,360	8,010	7,660	7,320	6,980	6,640	6,320	6,000	5,690	5,380
34,375– 34,624	9,170	8,820	8,470	8,120	7,770	7,420	7,080	6,740	6,410	6,090	5,780	5,470
34,625– 34,874	9,270	8,920	8,570	8,220	7,870	7,520	7,180	6,840	6,510	6,190	5,870	5,560

Table A.... for individual filing as head of household, continued

Adjusted gross income	Number of family members											
	1	2	3	4	5	6	7	8	9	10	11	12
$34,875–$35,124	$ 9,380	$ 9,030	$ 8,680	$ 8,330	$ 7,980	$7,630	$7,280	$6,940	$6,600	$6,280	$5,960	$5,650
35,125– 35,374	9,490	9,130	8,780	8,430	8,080	7,730	7,390	7,040	6,700	6,380	6,060	5,740
35,375– 35,624	9,600	9,240	8,890	8,540	8,190	7,840	7,490	7,150	6,800	6,470	6,150	5,830
35,625– 35,874	9,710	9,340	8,990	8,640	8,290	7,940	7,590	7,250	6,910	6,570	6,250	5,930
35,875– 36,124	9,820	9,450	9,100	8,750	8,400	8,050	7,700	7,350	7,010	6,670	6,340	6,020
36,125– 36,374	9,940	9,560	9,200	8,850	8,500	8,150	7,800	7,450	7,110	6,770	6,440	6,120
36,375– 36,624	10,050	9,680	9,310	8,960	8,610	8,260	7,910	7,560	7,210	6,870	6,530	6,210
36,625– 36,874	10,160	9,790	9,420	9,060	8,710	8,360	8,010	7,660	7,320	6,970	6,630	6,310
36,875– 37,124	10,270	9,900	9,530	9,170	8,820	8,470	8,120	7,770	7,420	7,080	6,730	6,400
37,125– 37,374	10,390	10,010	9,640	9,270	8,920	8,570	8,220	7,870	7,520	7,180	6,840	6,500
37,375– 37,624	10,500	10,130	9,750	9,380	9,030	8,680	8,330	7,980	7,630	7,280	6,940	6,600
37,625– 37,874	10,610	10,240	9,870	9,490	9,130	8,780	8,430	8,080	7,730	7,380	7,040	6,700
37,875– 38,124	10,720	10,350	9,980	9,610	9,240	8,890	8,540	8,190	7,840	7,490	7,140	6,800
38,125– 38,374	10,840	10,460	10,090	9,720	9,350	8,990	8,640	8,290	7,940	7,590	7,250	6,900
38,375– 38,624	10,950	10,580	10,200	9,830	9,460	9,100	8,750	8,400	8,050	7,700	7,350	7,010
38,625– 38,874	11,060	10,690	10,320	9,940	9,570	9,200	8,850	8,500	8,150	7,800	7,450	7,110
38,875– 39,124	11,170	10,800	10,430	10,060	9,680	9,310	8,960	8,610	8,260	7,910	7,560	7,210
39,125– 39,374	11,290	10,910	10,540	10,170	9,800	9,420	9,060	8,710	8,360	8,010	7,660	7,310
39,375– 39,624	11,410	11,030	10,650	10,280	9,910	9,540	9,170	8,820	8,470	8,120	7,770	7,420
39,625– 39,874	11,530	11,140	10,770	10,390	10,020	9,650	9,280	8,920	8,570	8,220	7,870	7,520

Table B. 1976 U.S. income tax rates by level of taxable income

Schedule for family filing a joint return

*Taxable income**	*U.S. income tax***
Not over $1,000	14% of taxable income
$ 1,000 to $ 2,000	$ 140 plus 15% of excess over $ 1,000
2,000 to 3,000	290 plus 16% of excess over 2,000
3,000 to 4,000	450 plus 17% of excess over 3,000
4,000 to 8,000	520 plus 19% of excess over 4,000
8,000 to 12,000	1,380 plus 22% of excess over 8,000
12,000 to 16,000	2,260 plus 25% of excess over 12,000
16,000 to 20,000	3,260 plus 28% of excess over 16,000
20,000 to 24,000	4,380 plus 32% of excess over 20,000
24,000 to 28,000	5,660 plus 36% of excess over 24,000
28,000 to 32,000	7,100 plus 39% of excess over 28,000
32,000 to 36,000	8,660 plus 42% of excess over 32,000
36,000 to 40,000	10,340 plus 45% of excess over 36,000

Schedule for individual filing as head of household

*Taxable income**	*U.S. income tax***
Not over $1,000	14% of taxable income
$ 1,000 to $ 2,000	$ 140 plus 16% of excess over $ 1,000
2,000 to 4,000	300 plus 18% of excess over 2,000
4,000 to 6,000	660 plus 19% of excess over 4,000
6,000 to 8,000	1,040 plus 22% of excess over 6,000
8,000 to 10,000	1,480 plus 23% of excess over 8,000
10,000 to 12,000	1,940 plus 25% of excess over 10,000
12,000 to 14,000	2,440 plus 27% of excess over 12,000
14,000 to 16,000	2,980 plus 28% of excess over 14,000
16,000 to 18,000	3,540 plus 31% of excess over 16,000
18,000 to 20,000	4,160 plus 32% of excess over 18,000
20,000 to 22,000	4,800 plus 35% of excess over 20,000
22,000 to 24,000	5,500 plus 36% of excess over 22,000
24,000 to 26,000	6,220 plus 38% of excess over 24,000
26,000 to 28,000	6,980 plus 41% of excess over 26,000
28,000 to 32,000	7,800 plus 42% of excess over 28,000
32,000 to 36,000	9,480 plus 45% of excess over 32,000
36,000 to 38,000	11,280 plus 48% of excess over 36,000
38,000 to 40,000	12,240 plus 51% of excess over 38,000

* Total taxable income after deductions and exemptions.

** A credit of $35 per exemption (or, alternatively, 2 percent of adjusted gross income up to $180) must be subtracted in order to determine the actual 1976 U.S. income tax liability.

Table B continued

Schedule for individual filing a single return

*Taxable income**	*U.S. income tax***
Not over $500	14% of taxable income
$ 500 to $ 1,000	$ 70 plus 15% of excess over $ 500
1,000 to 1,500	145 plus 16% of excess over 1,000
1,500 to 2,000	225 plus 17% of excess over 1,500
2,000 to 4,000	310 plus 19% of excess over 2,000
4,000 to 6,000	690 plus 21% of excess over 4,000
6,000 to 8,000	1,110 plus 24% of excess over 6,000
8,000 to 10,000	1,590 plus 25% of excess over 8,000
10,000 to 12,000	2,090 plus 27% of excess over 10,000
12,000 to 14,000	2,630 plus 29% of excess over 12,000
14,000 to 16,000	3,210 plus 31% of excess over 14,000
16,000 to 18,000	3,830 plus 34% of excess over 16,000
18,000 to 20,000	4,510 plus 36% of excess over 18,000
20,000 to 22,000	5,230 plus 38% of excess over 20,000
22,000 to 26,000	5,990 plus 40% of excess over 22,000
26,000 to 32,000	7,590 plus 45% of excess over 26,000
32,000 to 38,000	10,290 plus 50% of excess over 32,000

* Total taxable income after deductions and exemptions.

** A credit of $35 per exemption (or, alternatively, 2 percent of adjusted gross income up to $180) must be subtracted in order to determine the actual 1976 U.S. income tax liability.

Procedure for determining taxable income for U.S. income tax purposes

1. *Adjusted gross income*
   - PCS: Total of Items 16A1, 16A2, 16B, 16C, and 16D, minus Item 18
   - FAF – Parents' Information: Total of Items 14A1, 14A2, 14B, 14C, and 14D, minus Item 16
   - FAF – Student's Information: Total of Items 41, 42, and 43 (summer and academic year 1977-78)

   Adjusted gross income . . . . . $_____
2. *Deductions*
   (a) *Standard deductions*
   - Multiply "adjusted gross income" (Step 1) by 16 percent.
   - For a one-parent family or single person, if the product is $2,400 or greater, enter $2,400; if the product is $1,700 or less, enter $1,700; if the product is between $1,700 and $2,400, enter the product.
   - For a two-parent family or couple, if the product is $2,800 or greater, enter $2,800; if the product is $2,100 or less, enter $2,100; if the product is between $2,100 and $2,800, enter the product.

   Standard deductions . . . . . $_____

   (b) *Itemized deductions*
   - PCS: Item 23
   - FAF – Parents' Information: Item 21
   - FAF – Student's Information: The standard deduction method only is used for calculating student's U.S. income tax.

   Itemized deductions . . . . . $_____

   (c) Enter the greater of the results of Steps 2(a) and 2(b).

   Deductions . . . . . $_____
3. *Exemptions*
   - PCS: Item 11 × $750
   - FAF – Parents' Information: Item 35 × $750
   - FAF – Student's Information: Item 63 × $750
   - [Note: Item 62 is used in basic grant eligibility calculations only.

   Exemptions . . . . . $_____
4. *Taxable income*

   Subtract the results of Steps 2(c) and 3 from the result of Step 1.

   Taxable income . . . . . $_____

The "taxable income" figure is used with the tax table given above to calculate U.S. income tax for the FNAR and FAFNAR.

Table C. F.I.C.A. (social security) tax*

Taxable income	F.I.C.A. tax
$ 1–$ 124	$ 3
125– 374	14
375– 624	29
625– 874	43
875– 1,124	58
1,125– 1,374	73
1,375– 1,624	87
1,625– 1,874	102
1,875– 2,124	117
2,125– 2,374	131
2,375– 2,624	146
2,625– 2,874	160
2,875– 3,124	175
3,125– 3,374	190
3,375– 3,624	204
3,625– 3,874	219
3,875– 4,124	234
4,125– 4,374	248
4,375– 4,624	263
4,625– 4,874	277
4,875– 5,124	292
5,125– 5,374	307
5,375– 5,624	321
5,625– 5,874	336
5,875– 6,124	351
6,125– 6,374	365
6,375– 6,624	380
6,625– 6,874	394
6,875– 7,124	409
7,125– 7,374	424
7,375– 7,624	438
7,625– 7,874	453
7,875– 8,124	468
8,125– 8,374	482
8,375– 8,624	497
8,625– 8,874	511
8,875– 9,124	526
9,125– 9,374	541
9,375– 9,624	555
9,625– 9,874	570
9,875– 10,124	585
10,125– 10,374	599
10,375– 10,624	614
10,625– 10,874	628
$10,875–$11,124	$643
11,125– 11,374	658
11,375– 11,624	672
11,625– 11,874	687
11,875– 12,124	702
12,125– 12,374	716
12,375– 12,624	731
12,625– 12,874	745
12,875– 13,124	760
13,125– 13,374	775
13,375– 13,624	789
13,625– 13,874	804
13,875– 14,124	819
14,125– 14,374	833
14,375– 14,624	848
14,625– 14,874	862
14,875– 15,124	877
15,125– 15,299	889
15,300 or more	895

* F.I.C.A. tax for each income should be determined separately For 1976 the F.I.C.A. tax rate is 5.85 percent on the first $15,300 of income.

Table D. Income supplement, for two-parent family, based on net worth and age of father*

Net worth	Age 40–44	45–49	50–54	55–59	60 and over
$ 0–$ 1,999	$–530	$–620	$–740	$–900	$–1,230
2,000– 3,999	–410	–500	–620	–780	–1,010
4,000– 5,999	–290	–380	–500	–660	–890
6,000– 7,999	–170	–260	–380	–540	–770
8,000– 9,999	–50	–140	–260	–420	–650
10,000– 11,999	130	–20	–140	–300	–530
12,000– 13,999	370	190	–20	–180	–410
14,000– 15,999	610	430	190	–60	–290
16,000– 17,999	850	670	430	110	–170
18,000– 19,999	1,090	910	670	350	–50
20,000– 21,999	1,330	1,150	910	590	130
22,000– 23,999	1,570	1,390	1,150	830	370
24,000– 25,999	1,810	1,630	1,390	1,070	610
26,000– 27,999	2,050	1,870	1,630	1,310	850
28,000– 29,999	2,290	2,110	1,870	1,550	1,090
30,000– 31,999	2,530	2,350	2,110	1,790	1,330
32,000– 33,999	2,770	2,590	2,350	2,030	1,570
34,000– 35,999	3,010	2,830	2,590	2,270	1,810
36,000– 37,999	3,250	3,070	2,830	2,510	2,050
38,000– 39,999	3,490	3,310	3,070	2,750	2,290
40,000– 41,999	3,730	3,550	3,310	2,990	2,530
42,000– 43,999	3,970	3,790	3,550	3,230	2,770
44,000– 45,999	4,210	4,030	3,790	3,470	3,010
46,000– 47,999	4,450	4,270	4,030	3,710	3,250
48,000– 49,999	4,690	4,510	4,270	3,950	3,490
50,000– 51,999	4,930	4,750	4,510	4,190	3,730
52,000– 53,999	5,170	4,990	4,750	4,430	3,970
54,000– 55,999	5,410	5,230	4,990	4,670	4,210
56,000– 57,999	5,650	5,470	5,230	4,910	4,450
58,000– 59,999	5,890	5,710	5,470	5,150	4,690
60,000– 61,999	6,130	5,950	5,710	5,390	4,930
62,000– 63,999	6,370	6,190	5,950	5,630	5,170
64,000– 65,999	6,610	6,430	6,190	5,870	5,410
66,000– 67,999	6,850	6,670	6,430	6,110	5,650
68,000– 69,999	7,090	6,910	6,670	6,350	5,890
70,000– 71,999	7,330	7,150	6,910	6,590	6,130
72,000– 73,999	7,570	7,390	7,150	6,830	6,370
74,000– 75,999	7,810	7,630	7,390	7,070	6,610
76,000– 77,999	8,050	7,870	7,630	7,310	6,850
78,000– 79,999	8,290	8,110	7,870	7,550	7,090
80,000– 81,999	8,530	8,350	8,110	7,790	7,330
82,000– 83,999	8,770	8,590	8,350	8,030	7,570
84,000– 85,999	9,010	8,830	8,590	8,270	7,810
86,000– 87,999	9,250	9,070	8,830	8,510	8,050
88,000– 89,999	9,490	9,310	9,070	8,750	8,290

* A negative income supplement assumes available income is $4,279 or less. When available income is greater than $4,279, a negative income supplement becomes zero.

Table D. . . . for two-parent family, continued

Net worth	Age 40–44	45–49	50–54	55–59	60 and over
$90,000–$91,999	$ 9,730	$ 9,550	$ 9,310	$8,990	$8,530
92,000– 93,999	9,970	9,790	9,550	9,230	8,770
94,000– 95,999	10,210	10,030	9,790	9,470	9,010
96,000– 97,999	10,450	10,270	10,030	9,710	9,250
98,000– 99,999	10,690	10,510	10,270	9,950	9,490

Table D. Income supplement, for one-parent family, based on net worth and age of mother or father*

Net worth	Age 40–44	45–49	50–54	55–59	60 and over
$ 0–$ 1,999	$–670	$–780	$–920	$–1,100	$–1,350
2,000– 3,999	–550	–660	–800	–980	–1,230
4,000– 5,999	–430	–540	–680	–860	–1,110
6,000– 7,999	–310	–420	–560	–740	–990
8,000– 9,999	–190	–300	–440	–620	–870
10,000– 11,999	–70	–180	–320	–500	–750
12,000– 13,999	90	–60	–200	–380	–630
14,000– 15,999	330	110	–80	–260	–510
16,000– 17,999	570	350	70	–140	–390
18,000– 19,999	810	590	310	–20	–270
20,000– 21,999	1,050	830	550	190	–150
22,000– 23,999	1,290	1,070	790	430	–30
24,000– 25,999	1,530	1,310	1,030	670	170
26,000– 27,999	1,770	1,550	1,270	910	410
28,000– 29,999	2,010	1,790	1,510	1,150	650
30,000– 31,999	2,250	2,030	1,750	1,390	890
32,000– 33,999	2,490	2,270	1,990	1,630	1,130
34,000– 35,999	2,730	2,510	2,230	1,870	1,370
36,000– 37,999	2,970	2,750	2,470	2,110	1,610
38,000– 39,999	3,210	2,990	2,710	2,350	1,850
40,000– 41,999	3,450	3,230	2,950	2,590	2,090
42,000– 43,999	3,690	3,470	3,190	2,830	2,330
44,000– 45,999	3,930	3,710	3,430	3,070	2,570
46,000– 47,999	4,170	3,950	3,670	3,310	2,810
48,000– 49,999	4,410	4,190	3,910	3,550	3,050
50,000– 51,999	4,650	4,430	4,150	3,790	3,290
52,000– 53,999	4,890	4,670	4,390	4,030	3,530
54,000– 55,999	5,130	4,910	4,630	4,270	3,770
56,000– 57,999	5,370	5,150	4,870	4,510	4,010
58,000– 59,999	5,610	5,390	5,110	4,750	4,250
60,000– 61,999	5,850	5,630	5,350	4,990	4,490
62,000– 63,999	6,090	5,870	5,590	5,230	4,730
64,000– 65,999	6,330	6,110	5,830	5,470	4,970
66,000– 67,999	6,570	6,350	6,070	5,710	5,210
68,000– 69,999	6,810	6,590	6,310	5,950	5,450
70,000– 71,999	7,050	6,830	6,550	6,190	5,690
72,000– 73,999	7,290	7,070	6,790	6,430	5,930
74,000– 75,999	7,530	7,310	7,030	6,670	6,170
76,000– 77,999	7,770	7,550	7,270	6,910	6,410
78,000– 79,999	8,010	7,790	7,510	7,150	6,650
80,000– 81,999	8,250	8,030	7,750	7,390	6,890
82,000– 83,999	8,490	8,270	7,990	7,630	7,130
84,000– 85,999	8,730	8,510	8,230	7,870	7,370
86,000– 87,999	8,970	8,750	8,470	8,110	7,610
88,000– 89,999	9,210	8,990	8,710	8,350	7,850

* A negative income supplement assumes available income is $4,279 or less. When available income is greater than $4,279, a negative income supplement becomes zero.

Table D. . . . for one-parent family, continued

Net worth	Age 40–44	45–49	50–54	55–59	60 and over
$90,000–$91,999	$ 9,450	$ 9,230	$8,950	$8,590	$8,090
92,000– 93,999	9,690	9,470	9,190	8,830	8,330
94,000– 95,999	9,930	9,710	9,430	9,070	8,570
96,000– 97,999	10,170	9,950	9,670	9,310	8,810
98,000– 99,999	10,410	10,190	9,910	9,550	9,050

Table E. Parents' contribution from adjusted available income

Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution
$−3,550–$−3,451	$−750	$1,250–$1,349	$ 280	$ 6,050–$ 6,149	$1,420
−3,450– −3,351	−740	1,350– 1,449	300	6,150– 6,249	1,450
−3,350– −3,251	−720	1,450– 1,549	330	6,250– 6,349	1,480
−3,250– −3,151	−700	1,550– 1,649	350	6,350– 6,449	1,510
−3,150– −3,051	−680	1,650– 1,749	370	6,450– 6,549	1,540
−3,050– −2,951	−660	1,750– 1,849	390	6,550– 6,649	1,570
−2,950– −2,851	−630	1,850– 1,949	410	6,650– 6,749	1,610
−2,850– −2,751	−610	1,950– 2,049	440	6,750– 6,849	1,640
−2,750– −2,651	−590	2,050– 2,149	460	6,850– 6,949	1,680
−2,650– −2,551	−570	2,150– 2,249	480	6,950– 7,049	1,710
−2,550– −2,451	−550	2,250– 2,349	500	7,050– 7,149	1,740
−2,450– −2,351	−520	2,350– 2,449	520	7,150– 7,249	1,780
−2,350– −2,251	−500	2,450– 2,549	550	7,250– 7,349	1,810
−2,250– −2,151	−480	2,550– 2,649	570	7,350– 7,449	1,850
−2,150– −2,051	−460	2,650– 2,749	590	7,450– 7,549	1,880
−2,050– −1,951	−440	2,750– 2,849	610	7,550– 7,649	1,920
−1,950– −1,851	−410	2,850– 2,949	630	7,650– 7,749	1,960
−1,850– −1,751	−390	2,950– 3,049	660	7,750– 7,849	2,000
−1,750– −1,651	−370	3,050– 3,149	680	7,850– 7,949	2,040
−1,650– −1,551	−350	3,150– 3,249	700	7,950– 8,049	2,080
−1,550– −1,451	−330	3,250– 3,349	720	8,050– 8,149	2,120
−1,450– −1,351	−300	3,350– 3,449	740	8,150– 8,249	2,160
−1,350– −1,251	−280	3,450– 3,549	770	8,250– 8,349	2,200
−1,250– −1,151	−260	3,550– 3,649	790	8,350– 8,449	2,240
−1,150– −1,051	−240	3,650– 3,749	810	8,450– 8,549	2,280
−1,050– −951	−220	3,750– 3,849	830	8,550– 8,649	2,320
−950– −851	−190	3,850– 3,949	850	8,650– 8,749	2,370
−850– −751	−170	3,950– 4,049	880	8,750– 8,849	2,420
−750– −651	−150	4,050– 4,149	900	8,850– 8,949	2,460
−650– −551	−130	4,150– 4,249	920	8,950– 9,049	2,510
−550– −451	−110	4,250– 4,349	940	9,050– 9,149	2,560
−450– −351	−80	4,350– 4,449	970	9,150– 9,249	2,610
−350– −251	−60	4,450– 4,549	990	9,250– 9,349	2,650
−250– −151	−40	4,550– 4,649	1,020	9,350– 9,449	2,700
−150– −51	−20	4,650– 4,749	1,040	9,450– 9,549	2,750
−50– 49	0	4,750– 4,849	1,070	9,550– 9,649	2,790
50– 149	20	4,850– 4,949	1,090	9,650– 9,749	2,840
150– 249	40	4,950– 5,049	1,120	9,750– 9,849	2,890
250– 349	60	5,050– 5,149	1,140	9,850– 9,949	2,930
350– 449	80	5,150– 5,249	1,170	9,950– 10,049	2,980
450– 549	110	5,250– 5,349	1,190	10,050– 10,149	3,030
550– 649	130	5,350– 5,449	1,220	10,150– 10,249	3,080
650– 749	150	5,450– 5,549	1,250	10,250– 10,349	3,120
750– 849	170	5,550– 5,649	1,280	10,350– 10,449	3,170
850– 949	190	5,650– 5,749	1,300	10,450– 10,549	3,220
950– 1,049	220	5,750– 5,849	1,330	10,550– 10,649	3,260
1,050– 1,149	240	5,850– 5,949	1,360	10,650– 10,749	3,310
1,150– 1,249	260	5,950– 6,049	1,390	10,750– 10,849	3,360

Table E continued

Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution
$10,850–$10,949	$3,400	$15,650–$15,749	$5,660	$20,450–$20,549	$ 7,920
10,950– 11,049	3,450	15,750– 15,849	5,710	20,550– 20,649	7,960
11,050– 11,149	3,500	15,850– 15,949	5,750	20,650– 20,749	8,010
11,150– 11,249	3,550	15,950– 16,049	5,800	20,750– 20,849	8,060
11,250– 11,349	3,590	16,050– 16,149	5,850	20,850– 20,949	8,100
11,350– 11,449	3,640	16,150– 16,249	5,900	20,950– 21,049	8,150
11,450– 11,549	3,690	16,250– 16,349	5,940	21,050– 21,149	8,200
11,550– 11,649	3,730	16,350– 16,449	5,990	21,150– 21,249	8,250
11,650– 11,749	3,780	16,450– 16,549	6,040	21,250– 21,349	8,290
11,750– 11,849	3,830	16,550– 16,649	6,080	21,350– 21,449	8,340
11,850– 11,949	3,870	16,650– 16,749	6,130	21,450– 21,549	8,390
11,950– 12,049	3,920	16,750– 16,849	6,180	21,550– 21,649	8,430
12,050– 12,149	3,970	16,850– 16,949	6,220	21,650– 21,749	8,480
12,150– 12,249	4,020	16,950– 17,049	6,270	21,750– 21,849	8,530
12,250– 12,349	4,060	17,050– 17,149	6,320	21,850– 21,949	8,570
12,350– 12,449	4,110	17,150– 17,249	6,370	21,950– 22,049	8,620
12,450– 12,549	4,160	17,250– 17,349	6,410	22,050– 22,149	8,670
12,550– 12,649	4,200	17,350– 17,449	6,460	22,150– 22,249	8,720
12,650– 12,749	4,250	17,450– 17,549	6,510	22,250– 22,349	8,760
12,750– 12,849	4,300	17,550– 17,649	6,550	22,350– 22,449	8,810
12,850– 12,949	4,340	17,650– 17,749	6,600	22,450– 22,549	8,860
12,950– 13,049	4,390	17,750– 17,849	6,650	22,550– 22,649	8,900
13,050– 13,149	4,440	17,850– 17,949	6,690	22,650– 22,749	8,950
13,150– 13,249	4,490	17,950– 18,049	6,740	22,750– 22,849	9,000
13,250– 13,349	4,530	18,050– 18,149	6,790	22,850– 22,949	9,040
13,350– 13,449	4,580	18,150– 18,249	6,840	22,950– 23,049	9,090
13,450– 13,549	4,630	18,250– 18,349	6,880	23,050– 23,149	9,140
13,550– 13,649	4,670	18,350– 18,449	6,930	23,150– 23,249	9,190
13,650– 13,749	4,720	18,450– 18,549	6,980	23,250– 23,349	9,230
13,750– 13,849	4,770	18,550– 18,649	7,020	23,350– 23,449	9,280
13,850– 13,949	4,810	18,650– 18,749	7,070	23,450– 23,549	9,330
13,950– 14,049	4,860	18,750– 18,849	7,120	23,550– 23,649	9,370
14,050– 14,149	4,910	18,850– 18,949	7,160	23,650– 23,749	9,420
14,150– 14,249	4,960	18,950– 19,049	7,210	23,750– 23,849	9,470
14,250– 14,349	5,000	19,050– 19,149	7,260	23,850– 23,949	9,510
14,350– 14,449	5,050	19,150– 19,249	7,310	23,950– 24,049	9,560
14,450– 14,549	5,100	19,250– 19,349	7,350	24,050– 24,149	9,610
14,550– 14,649	5,140	19,350– 19,449	7,400	24,150– 24,249	9,660
14,650– 14,749	5,190	19,450– 19,549	7,450	24,250– 24,349	9,700
14,750– 14,849	5,240	19,550– 19,649	7,490	24,350– 24,449	9,750
14,850– 14,949	5,280	19,650– 19,749	7,540	24,450– 24,549	9,800
14,950– 15,049	5,330	19,750– 19,849	7,590	24,550– 24,649	9,840
15,050– 15,149	5,380	19,850– 19,949	7,630	24,650– 24,749	9,890
15,150– 15,249	5,430	19,950– 20,049	7,680	24,750– 24,849	9,940
15,250– 15,349	5,470	20,050– 20,149	7,730	24,850– 24,949	9,980
15,350– 15,449	5,520	20,150– 20,249	7,780	24,950– 25,049	10,030
15,450– 15,549	5,570	20,250– 20,349	7,820	25,050– 25,149	10,080
15,550– 15,649	5,610	20,350– 20,449	7,870	25,150– 25,249	10,130

Table E continued

Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution
$25,250–$25,349	$10,170	$30,050–$30,149	$12,430	$34,850–$34,949	$14,680
25,350– 25,449	10,220	30,150– 30,249	12,480	34,950– 35,049	14,730
25,450– 25,549	10,270	30,250– 30,349	12,520	35,050– 35,149	14,780
25,550– 25,649	10,310	30,350– 30,449	12,570	35,150– 35,249	14,830
25,650– 25,749	10,360	30,450– 30,549	12,620	35,250– 35,349	14,870
25,750– 25,849	10,410	30,550– 30,649	12,660	35,350– 35,449	14,920
25,850– 25,949	10,450	30,650– 30,749	12,710	35,450– 35,549	14,970
25,950– 26,049	10,500	30,750– 30,849	12,760	35,550– 35,649	15,010
26,050– 26,149	10,550	30,850– 30,949	12,800	35,650– 35,749	15,060
26,150– 26,249	10,600	30,950– 31,049	12,850	35,750– 35,849	15,110
26,250– 26,349	10,640	31,050– 31,149	12,900	35,850– 35,949	15,150
26,350– 26,449	10,690	31,150– 31,249	12,950	35,950– 36,049	15,200
26,450– 26,549	10,740	31,250– 31,349	12,990	36,050– 36,149	15,250
26,550– 26,649	10,780	31,350– 31,449	13,040	36,150– 36,249	15,300
26,650– 26,749	10,830	31,450– 31,549	13,090	36,250– 36,349	15,340
26,750– 26,849	10,880	31,550– 31,649	13,130	36,350– 36,449	15,390
26,850– 26,949	10,920	31,650– 31,749	13,180	36,450– 36,549	15,440
26,950– 27,049	10,970	31,750– 31,849	13,230	36,550– 36,649	15,480
27,050– 27,149	11,020	31,850– 31,949	13,270	36,650– 36,749	15,530
27,150– 27,249	11,070	31,950– 32,049	13,320	36,750– 36,849	15,580
27,250– 27,349	11,110	32,050– 32,149	13,370	36,850– 36,949	15,620
27,350– 27,449	11,160	32,150– 32,249	13,420	36,950– 37,049	15,670
27,450– 27,549	11,210	32,250– 32,349	13,460	37,050– 37,149	15,720
27,550– 27,649	11,250	32,350– 32,449	13,510	37,150– 37,249	15,770
27,650– 27,749	11,300	32,450– 32,549	13,560	37,250– 37,349	15,810
27,750– 27,849	11,350	32,550– 32,649	13,600	37,350– 37,449	15,860
27,850– 27,949	11,390	32,650– 32,749	13,650	37,450– 37,549	15,910
27,950– 28,049	11,440	32,750– 32,849	13,700	37,550– 37,649	15,950
28,050– 28,149	11,490	32,850– 32,949	13,740	37,650– 37,749	16,000
28,150– 28,249	11,540	32,950– 33,049	13,790	37,750– 37,849	16,050
28,250– 28,349	11,580	33,050– 33,149	13,840	37,850– 37,949	16,090
28,350– 28,449	11,630	33,150– 33,249	13,890	37,950– 38,049	16,140
28,450– 28,549	11,680	33,250– 33,349	13,930	38,050– 38,149	16,190
28,550– 28,649	11,720	33,350– 33,449	13,980	38,150– 38,249	16,240
28,650– 28,749	11,770	33,450– 33,549	14,030	38,250– 38,349	16,280
28,750– 28,849	11,820	33,550– 33,649	14,070	38,350– 38,449	16,330
28,850– 28,949	11,860	33,650– 33,749	14,120	38,450– 38,549	16,380
28,950– 29,049	11,910	33,750– 33,849	14,170	38,550– 38,649	16,420
29,050– 29,149	11,960	33,850– 33,949	14,210	38,650– 38,749	16,470
29,150– 29,249	12,010	33,950– 34,049	14,260	38,750– 38,849	16,520
29,250– 29,349	12,050	34,050– 34,149	14,310	38,850– 38,949	16,560
29,350– 29,449	12,100	34,150– 34,249	14,360	38,950– 39,049	16,610
29,450– 29,549	12,150	34,250– 34,349	14,400	39,050– 39,149	16,660
29,550– 29,649	12,190	34,350– 34,449	14,450	39,150– 39,249	16,710
29,650– 29,749	12,240	34,450– 34,549	14,500	39,250– 39,349	16,750
29,750– 29,849	12,290	34,550– 34,649	14,540	39,350– 39,449	16,800
29,850– 29,949	12,330	34,650– 34,749	14,590	39,450– 39,549	16,850
29,950– 30,049	12,380	34,750– 34,849	14,640	39,550– 39,649	16,890

Table E continued

Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution
$39,650–$39,749	$16,940	$39,950–$40,049	$17,080	$40,250–$40,349	$17,220
39,750– 39,849	16,990	40,050– 40,149	17,130	40,350– 40,449	17,270
39,850– 39,949	17,030	40,150– 40,249	17,180	40,450– 40,549	17,320

Table F. Parents' contribution from total income before taxes (U.S., F.I.C.A., state, and other) and minimum standard allowance, for two-parent family by number of family members

Total income	Number of family members									
	3	4	5	6	7	8	9	10	11	12
$ 2,625–$ 2,874	$–750	$–750	$–750	$–750	$–750	$–750	$–750	$–750	$–750	$–750
2,875– 3,124	–730	–750	–750	–750	–750	–750	–750	–750	–750	–750
3,125– 3,374	–680	–750	–750	–750	–750	–750	–750	–750	–750	–750
3,375– 3,624	–640	–750	–750	–750	–750	–750	–750	–750	–750	–750
3,625– 3,874	–590	–750	–750	–750	–750	–750	–750	–750	–750	–750
3,875– 4,124	–550	–750	–750	–750	–750	–750	–750	–750	–750	–750
4,125– 4,374	–500	–750	–750	–750	–750	–750	–750	–750	–750	–750
4,375– 4,624	–450	–730	–750	–750	–750	–750	–750	–750	–750	–750
4,625– 4,874	–410	–730	–750	–750	–750	–750	–750	–750	–750	–750
4,875– 5,124	–360	–690	–750	–750	–750	–750	–750	–750	–750	–750
5,125– 5,374	–320	–640	–750	–750	–750	–750	–750	–750	–750	–750
5,375– 5,624	–280	–590	–750	–750	–750	–750	–750	–750	–750	–750
5,625– 5,874	–240	–550	–750	–750	–750	–750	–750	–750	–750	–750
5,875– 6,124	–190	–490	–750	–750	–750	–750	–750	–750	–750	–750
6,125– 6,374	–150	–450	–730	–750	–750	–750	–750	–750	–750	–750
6,375– 6,624	–110	–410	–690	–750	–750	–750	–750	–750	–730	–750
6,625– 6,874	–80	–370	–640	–750	–750	–750	–750	–750	–750	–750
6,875– 7,124	–40	–330	–590	–750	–750	–750	–750	–750	–750	–750
7,125– 7,374	0	–290	–550	–750	–750	–750	–750	–750	–750	–750
7,375– 7,624	30	–250	–510	–740	–750	–750	–750	–750	–750	–750
7,625– 7,874	60	–220	–470	–690	–750	–750	–750	–750	–750	–750
7,875– 8,124	100	–180	–440	–650	–750	–750	–750	–750	–750	–750
8,125– 8,374	140	–140	–400	–600	–730	–750	–750	–750	–750	–750
8,375– 8,624	180	–100	–360	–570	–680	–750	–750	–750	–750	–750
8,625– 8,874	210	–60	–320	–530	–640	–750	–750	–750	–750	–750
8,875– 9,124	250	–30	–280	–490	–590	–720	–750	–750	–750	–750
9,125– 9,374	290	0	–250	–450	–550	–670	–750	–750	–750	–750
9,375– 9,624	320	40	–210	–410	–510	–630	–750	–750	–750	–750
9,625– 9,874	360	70	–170	–380	–470	–580	–710	–750	–750	–750
9,875– 10,124	420	130	–110	–320	–410	–510	–640	–750	–750	–750
10,125– 10,374	450	170	–80	–280	–380	–470	–590	–720	–750	–750
10,375– 10,624	490	200	–40	–240	–340	–430	–540	–670	–750	–750
10,625– 10,874	530	240	0	–200	–300	–390	–500	–630	–750	–750
10,875– 11,124	560	280	20	–170	–260	–360	–450	–580	–710	–750
11,125– 11,374	600	310	60	–130	–220	–320	–410	–530	–660	–750
11,375– 11,624	640	350	100	–90	–190	–280	–370	–480	–610	–740
11,625– 11,874	680	390	140	–60	–150	–240	–330	–440	–560	–700
11,875– 12,124	710	430	170	–20	–110	–200	–290	–390	–520	–650
12,125– 12,374	750	460	210	10	–70	–170	–260	–350	–470	–600
12,375– 12,624	790	500	250	50	–40	–130	–220	–310	–420	–550
12,625– 12,874	820	540	280	80	0	–90	–180	–270	–370	–510
12,875– 13,124	860	570	320	120	30	–50	–140	–240	–330	–460
13,125– 13,374	890	610	360	160	60	–20	–110	–200	–290	–410
13,375– 13,624	930	650	400	200	100	10	–70	–160	–250	–360
13,625– 13,874	970	680	430	230	140	50	–30	–120	–210	–320
13,875– 14,124	1,010	720	470	270	180	90	0	–80	–170	–270
14,125– 14,374	1,050	760	510	310	220	130	40	–40	–130	–230
14,375– 14,624	1,100	800	550	350	260	170	80	0	–90	–190

Table F continued

Total income	Number of family members									
	3	4	5	6	7	8	9	10	11	12
$14,625–$14,874	$1,140	$ 830	$ 590	$ 390	$ 300	$ 190	$ 120	$ 30	$ −50	$−150
14,875– 15,124	1,180	870	620	430	330	240	150	60	−10	−110
15,125– 15,374	1,230	910	660	460	370	280	190	100	10	−70
15,375– 15,624	1,280	950	700	500	410	320	230	140	60	−30
15,625– 15,874	1,330	990	740	540	460	370	280	190	100	0
15,875– 16,124	1,390	1,040	780	580	500	410	320	230	140	50
16,125– 16,374	1,440	1,090	820	620	540	450	360	270	180	90
16,375– 16,624	1,490	1,130	860	670	580	490	400	310	220	130
16,625– 16,874	1,550	1,180	900	710	620	530	440	350	260	170
16,875– 17,124	1,610	1,230	940	750	660	570	490	390	310	210
17,125– 17,374	1,670	1,280	990	790	700	610	530	440	350	260
17,375– 17,624	1,730	1,330	1,030	830	740	650	570	480	390	300
17,625– 17,874	1,790	1,380	1,080	870	780	690	610	520	430	340
17,875– 18,124	1,850	1,430	1,120	900	820	730	650	560	470	380
18,125– 18,374	1,910	1,480	1,170	940	850	770	680	600	510	420
18,375– 18,624	1,980	1,530	1,210	990	890	810	720	640	550	460
18,625– 18,874	2,040	1,590	1,260	1,030	930	850	760	680	590	500
18,875– 19,124	2,110	1,650	1,310	1,070	970	880	800	710	630	540
19,125– 19,374	2,180	1,700	1,360	1,120	1,020	920	840	750	670	580
19,375– 19,624	2,240	1,760	1,400	1,160	1,060	960	880	790	710	620
19,625– 19,874	2,310	1,820	1,450	1,200	1,110	1,010	920	830	750	660
19,875– 20,124	2,390	1,880	1,500	1,250	1,150	1,050	960	870	790	700
20,125– 20,374	2,470	1,940	1,560	1,300	1,190	1,100	1,000	910	820	740
20,375– 20,624	2,550	2,010	1,610	1,350	1,240	1,140	1,040	950	860	770
20,625– 20,874	2,630	2,080	1,670	1,400	1,290	1,180	1,090	990	900	810
20,875– 21,124	2,710	2,140	1,730	1,440	1,330	1,230	1,130	1,030	940	850
21,125– 21,374	2,780	2,210	1,780	1,490	1,380	1,280	1,180	1,080	980	890
21,375– 21,624	2,860	2,280	1,840	1,550	1,430	1,320	1,220	1,120	1,030	930
21,625– 21,874	2,930	2,350	1,900	1,600	1,480	1,370	1,270	1,170	1,070	970
21,875– 22,124	3,010	2,430	1,970	1,660	1,530	1,420	1,320	1,210	1,110	1,010
22,125– 22,374	3,080	2,500	2,040	1,720	1,590	1,470	1,370	1,260	1,160	1,060
22,375– 22,624	3,160	2,580	2,100	1,770	1,640	1,520	1,420	1,310	1,200	1,100
22,625– 22,874	3,230	2,650	2,170	1,830	1,700	1,580	1,460	1,360	1,250	1,150
22,875– 23,124	3,310	2,730	2,230	1,890	1,760	1,630	1,510	1,410	1,300	1,190
23,125– 23,374	3,380	2,800	2,290	1,960	1,820	1,690	1,570	1,450	1,350	1,240
23,375– 23,624	3,460	2,880	2,370	2,020	1,870	1,750	1,630	1,500	1,400	1,290
23,625– 23,874	3,530	2,950	2,440	2,080	1,940	1,800	1,680	1,560	1,450	1,340
23,875– 24,124	3,610	3,030	2,520	2,150	2,010	1,860	1,740	1,620	1,500	1,390
24,125– 24,374	3,680	3,100	2,590	2,210	2,070	1,930	1,800	1,670	1,550	1,440
24,375– 24,624	3,760	3,180	2,670	2,280	2,130	1,990	1,850	1,730	1,610	1,480
24,625– 24,874	3,830	3,250	2,740	2,350	2,200	2,060	1,920	1,790	1,660	1,540
24,875– 25,124	3,910	3,330	2,820	2,420	2,260	2,120	1,980	1,840	1,720	1,590
25,125– 25,374	3,980	3,400	2,890	2,500	2,330	2,190	2,050	1,900	1,780	1,650
25,375– 25,624	4,050	3,480	2,970	2,570	2,410	2,250	2,120	1,970	1,840	1,710
25,625– 25,874	4,120	3,550	3,040	2,650	2,480	2,320	2,180	2,040	1,900	1,760
25,875– 26,124	4,190	3,630	3,120	2,720	2,560	2,390	2,250	2,110	1,960	1,820
26,125– 26,374	4,260	3,700	3,200	2,800	2,630	2,470	2,310	2,170	2,030	1,880
26,375– 26,624	4,330	3,770	3,270	2,870	2,710	2,540	2,390	2,240	2,100	1,950

Table F continued

Total income	Number of family members									
	3	4	5	6	7	8	9	10	11	12
$26,625–$26,874	$4,400	$3,840	$3,340	$2,950	$2,780	$2,620	$2,460	$2,300	$2,160	$2,010
26,875– 27,124	4,470	3,910	3,410	3,020	2,860	2,690	2,540	2,380	2,230	2,080
27,125– 27,374	4,550	3,980	3,480	3,100	2,930	2,770	2,610	2,450	2,290	2,150
27,375– 27,624	4,620	4,050	3,550	3,170	3,010	2,850	2,690	2,530	2,370	2,210
27,625– 27,874	4,690	4,120	3,620	3,240	3,080	2,920	2,760	2,600	2,440	2,280
27,875– 28,124	4,760	4,190	3,690	3,310	3,160	3,000	2,840	2,680	2,520	2,350
28,125– 28,374	4,830	4,260	3,760	3,380	3,230	3,070	2,910	2,750	2,590	2,430
28,375– 28,624	4,900	4,330	3,840	3,450	3,300	3,150	2,990	2,830	2,670	2,500
28,625– 28,874	4,970	4,400	3,910	3,520	3,370	3,220	3,060	2,900	2,740	2,580
28,875– 29,124	5,040	4,470	3,980	3,590	3,440	3,290	3,140	2,980	2,820	2,650
29,125– 29,374	5,110	4,540	4,050	3,660	3,510	3,360	3,210	3,050	2,890	2,730
29,375– 29,624	5,170	4,610	4,120	3,730	3,580	3,430	3,290	3,130	2,970	2,800
29,625– 29,874	5,240	4,680	4,190	3,800	3,650	3,500	3,360	3,200	3,040	2,880
29,875– 30,124	5,300	4,750	4,260	3,880	3,720	3,570	3,430	3,280	3,120	2,950
30,125– 30,374	5,370	4,820	4,330	3,950	3,790	3,640	3,500	3,350	3,200	3,030
30,375– 30,624	5,430	4,880	4,400	4,020	3,860	3,720	3,570	3,420	3,270	3,100
30,625– 30,874	5,500	4,950	4,470	4,090	3,930	3,790	3,640	3,490	3,350	3,180
30,875– 31,124	5,570	5,010	4,530	4,160	4,000	3,860	3,710	3,570	3,420	3,250
31,125– 31,374	5,630	5,080	4,600	4,230	4,080	3,930	3,780	3,640	3,490	3,330
31,375– 31,624	5,700	5,150	4,660	4,290	4,150	4,000	3,850	3,710	3,560	3,400
31,625– 31,874	5,760	5,210	4,730	4,360	4,220	4,070	3,920	3,780	3,630	3,480
31,875– 32,124	5,830	5,280	4,800	4,430	4,290	4,140	4,000	3,850	3,700	3,550
32,125– 32,374	5,890	5,340	4,860	4,490	4,350	4,210	4,070	3,920	3,770	3,620
32,375– 32,624	5,960	5,410	4,930	4,560	4,420	4,280	4,140	3,990	3,840	3,690
32,625– 32,874	6,030	5,470	4,990	4,620	4,480	4,350	4,210	4,060	3,920	3,760
32,875– 33,124	6,090	5,540	5,060	4,690	4,550	4,420	4,280	4,130	3,990	3,830
33,125– 33,374	6,160	5,610	5,120	4,760	4,620	4,480	4,350	4,200	4,060	3,900
33,375– 33,624	6,220	5,670	5,190	4,820	4,680	4,550	4,420	4,270	4,130	3,970
33,625– 33,874	6,280	5,740	5,260	4,890	4,750	4,610	4,480	4,340	4,200	4,040
33,875– 34,124	6,340	5,800	5,320	4,950	4,810	4,680	4,550	4,410	4,270	4,110
34,125– 34,374	6,400	5,860	5,390	5,020	4,880	4,750	4,620	4,480	4,340	4,190
34,375– 34,624	6,470	5,920	5,450	5,080	4,950	4,810	4,680	4,550	4,410	4,260
34,625– 34,874	6,530	5,990	5,520	5,150	5,010	4,880	4,750	4,610	4,480	4,330
34,875– 35,124	6,590	6,050	5,580	5,220	5,080	4,940	4,810	4,680	4,550	4,400
35,125– 35,374	6,650	6,110	5,640	5,280	5,140	5,010	4,880	4,750	4,620	4,470
35,375– 35,624	6,720	6,170	5,700	5,340	5,210	5,070	4,950	4,810	4,680	4,540
35,625– 35,874	6,780	6,240	5,770	5,410	5,270	5,140	5,010	4,880	4,750	4,610
35,875– 36,124	6,840	6,300	5,830	5,470	5,340	5,210	5,080	4,940	4,810	4,680
36,125– 36,374	6,900	6,360	5,890	5,530	5,400	5,270	5,140	5,010	4,880	4,740
36,375– 36,624	6,970	6,420	5,950	5,590	5,470	5,340	5,210	5,070	4,950	4,810
36,625– 36,874	7,030	6,490	6,010	5,660	5,530	5,400	5,270	5,140	5,010	4,870
36,875– 37,124	7,090	6,550	6,080	5,720	5,590	5,470	5,340	5,210	5,080	4,940
37,125– 37,374	7,150	6,610	6,140	5,780	5,650	5,530	5,410	5,270	5,140	5,000
37,375– 37,624	7,210	6,670	6,200	5,840	5,710	5,590	5,470	5,340	5,210	5,070
37,625– 37,874	7,270	6,730	6,260	5,910	5,780	5,650	5,530	5,400	5,270	5,140
37,875– 38,124	7,330	6,790	6,330	5,970	5,840	5,720	5,600	5,470	5,340	5,200
38,125– 38,374	7,380	6,850	6,390	6,030	5,900	5,780	5,660	5,540	5,410	5,270
38,375– 38,624	7,440	6,910	6,450	6,090	5,960	5,840	5,720	5,600	5,470	5,330

Table F continued

Total income	Number of family members									
	3	4	5	6	7	8	9	10	11	12
$38,625–$38,874	$7,500	$6,970	$6,510	$6,150	$6,030	$5,900	$5,780	$5,660	$5,540	$5,400
38,875– 39,124	7,560	7,030	6,570	6,220	6,090	5,960	5,850	5,720	5,600	5,460
39,125– 39,374	7,620	7,090	6,630	6,280	6,150	6,030	5,910	5,790	5,670	5,530
39,375– 39,624	7,680	7,150	6,690	6,340	6,210	6,090	5,970	5,850	5,730	5,600
39,625– 39,874	7,740	7,210	6,740	6,400	6,280	6,150	6,030	5,910	5,790	5,660

Table G. Total pay and allowances of military personnel (as of October 1, 1975)

Navy	*Admiral*	*Vice Admiral*	*Rear Adm. Upper half*	*Rear Adm. Lower half*	*Captain*	*Comdr.*	*Lieut. Comdr.*	*Lieut.*	*Lieut. j.g.*	*Ensign*
Army	*General*	*Lieut. General*	*Major General*	*Brigadier General*	*Colonel*	*Lieut. Colonel*	*Major*	*Captain*	*First Lieut.*	*Second Lieut.*
Air Force	*General*	*Lieut. General*	*Major General*	*Brigadier General*	*Colonel*	*Lieut. Colonel*	*Major*	*Captain*	*First Lieut.*	*Second Lieut.*
Pay grade	*O-10*	*O-9*	*O-8*	*O-7*	*O-6*	*O-5*	*O-4*	*O-3*	*O-2*	*O-1*
Years of service										
Under 2									$12,170	$10,510
Over 2								$15,040	13,030	10,830
Over 3								15,850	15,050	12,570
Over 4							$18,260	17,200	15,450	12,570
Over 6					$23,790	$20,730	18,530	17,800	15,720	12,570
Over 8	$43,310	$37,430	$35,470	$29,830	23,790	20,730	19,200	18,390	15,720	12,570
Over 10	43,310	37,430	35,470	31,310	23,790	21,250	20,260	19,200	15,720	12,570
Over 12	46,110	38,780	36,930	31,310	23,790	22,180	21,210	20,000	15,720	12,570
Over 14	46,110	38,780	36,930	32,650	24,460	23,410	22,020	20,410	15,720	12,570
Over 16	48,940	41,610	38,280	35,470	27,690	24,880	22,830	20,410	15,720	12,570
Over 18	48,940	41,610	39,750	37,600	28,900	26,090	23,360	20,410	15,720	12,570
Over 20	51,760	44,410	41,110	37,600	29,440	26,760	23,360	20,410	15,720	12,570
Over 22	51,760	44,410	42,580	37,600	30,910	27,560	23,360	20,410	15,720	12,570
Over 26	54,570	47,240	42,580	37,600	33,180	27,560	23,360	20,410	15,720	12,570
Monthly quarters allowance	$319.20	$319.20	$319.20	$319.20	$286.20	$264.60	$238.80	$216.60	$194.70	$156.90

Note: *For commissioned and warrant officers,* the appropriate quarters allowance for each rank and the basic subsistence allowance of $53.05 per month are included in the total pay figures as shown above. The quarters allowance is also listed separately for information purposes. Hazardous duty pay and incentive pay, however, are not included. Incentive pay is primarily for aerial flights not as a crew member and parachute jumping. Hazardous duty pay is for flying duty as a crew member and submarine duty. The maximum rates of such pay per month are indicated in the appropriate columns for the various commissioned and warrant ranks. *For noncommissioned officers,*

Pay grade	*O-10*	*O-9*	*O-8*	*O-7*	*O-6*	*O-5*	*O-4*	*O-3*	*O-2*	*O-1*
Hazardous duty	$165	$165	$165	$160	$245	$245	$240	$205	$185	$170
Incentive	110	110	110	110	110	110	110	110	110	110

Table G continued

Navy	*Commissioned Warrant Officer*	*Commissioned Warrant Officer*	*Commissioned Warrant Officer*	*Warrant Officer*	*Master Chief Petty Officer*
Army	*Chief Warrant Officer (W-4 Grade)*	*Chief Warrant Officer (W-3 Grade)*	*Chief Warrant Officer (W-2 Grade)*	*Warrant Officer (W-1 Grade)*	*Chief Master Sergeant*
Air Force	*Chief Warrant Officer (W-4 Grade)*	*Chief Warrant Officer (W-3 Grade)*	*Chief Warrant Officer (W-2 Grade)*	*Warrant Officer (W-1 Grade)*	*Chief Master Sergeant*
Pay grade	*W-4*	*W-3*	*W-2*	*W-1*	*E-9*
Years of service					
Under 2					
Over 2					
Over 3					
Over 4					
Over 6					
Over 8	$16,280	$14,840	$13,550	$12,440	
Over 10	16,820	15,520	13,950	12,830	$14,770
Over 12	17,760	15,930	14,350	13,240	15,050
Over 14	18,430	16,330	14,750	13,640	15,330
Over 16	18,960	16,720	15,160	14,040	15,630
Over 18	19,370	17,140	15,560	14,430	15,920
Over 20	19,900	17,680	15,960	14,850	16,180
Over 22	20,450	18,210	16,490	14,850	16,900
Over 26	21,770	18,740	16,490	14,850	18,290
Monthly quarters allowance	$230.40	$212.40	$192.60	$178.20	$204.00

the appropriate quarters allowance is included in the total pay figures above. Hazardous duty pay, incentive pay, overseas pay, and any subsistence allowance are not included. The normal subsistence allowance for noncommissioned officers living off military bases is $33 per month. However, there is considerable variation in the amount, and not all enlisted men receive subsistence allowances. Therefore, the total pay and allowance figures given *do not include* subsistence allowances. The maximum rates of pay per month for hazardous duty, incentive, or overseas duty are indicated for the appropriate grades.

Pay grade	*W-4*	*W-3*	*W-2*	*W-1*	*E-9*
Incentive	$165	$140	$135	$130	$105
Hazardous duty	110	110	110	110	55
Sea and foreign duty					23

Table G continued

Navy	*Senior Chief Petty Officer*	*Chief Petty Officer*	*Petty Officer First Class*	*Petty Officer Second Class*	*Petty Officer Third Class*	*Seaman*
Army	*Master Sergeant*	*Sergeant First Class*	*Staff Sergeant*	*Sergeant*	*Corporal*	*Private First Class*
Air Force	*Senior Master Sergeant*	*Master Sergeant*	*Technical Sergeant*	*Staff Sergeant*	*Sergeant*	*Airman First Class*
Pay grade	*E-8*	*E-7*	*E-6*	*E-5*	*E-4*	*E-3*
Years of service						
Under 2					$ 6,900	$ 6,480
Over 2			$ 8,810	$ 7,830	7,200	6,760
Over 3			9,120	8,140	7,550	7,000
Over 4			9,410	8,410	8,010	7,220
Over 6			9,690	8,830	8,250	7,220
Over 8	$12,650	$11,100	10,450	9,110	8,250	7,220
Over 10	12,930	11,380	10,260	9,400	8,250	7,220
Over 12	13,210	11,670	10,680	9,670	8,250	7,220
Over 14	13,500	12,090	10,950	9,820	8,250	7,220
Over 16	13,790	12,370	11,230	9,820	8,250	7,220
Over 18	14,050	12,650	11,370	9,820	8,250	7,220
Over 20	14,340	12,790	11,370	9,820	8,250	7,220
Over 22	15,040	13,500	11,370	9,820	8,250	7,220
Over 26	16,450	14,900	11,370	9,820	8,250	7,220
Monthly quarters allowance	$190.80	$178.80	$166.20	$153.60	$134.40	$116.10
Pay grade	*E-8*	*E-7*	*E-6*	*E-5*	*E-4*	*E 3*
Incentive	$105	$105	$100	$95	$80	$60
Hazardous duty	55	55	55	55	55	55
Sea and foreign duty	23	23	20	16	13	9

Table H. Indexes of comparative costs

The CSS method of calculating the expected parents' contribution uses a national standard for cost of living, the minimum standard allowance (MSA). Financial aid administrators may wish to adjust the parents' contribution for cost-of-living differences in various areas of the country.

To do this, the MSA for the family should be multiplied by the index given in this table. The resulting product should replace the national MSA in recalculating the family's adjusted available income. Table E or Table 7 from Chapter 6 should be used to determine the total parents' contribution.

Northeast *Indexes prepared by BLS**	*Index*	*First three digits of zip code*
Boston, MA	1.19	021–022
Buffalo, NY	1.06	140–143
Hartford, CT	1.04	060–061
Lancaster, PA	.96	175–176
New York–Northeastern NJ	1.23	100–116 and 070–084
Philadelphia, PA–NJ	1.03	085–086 and 190–191
Pittsburgh, PA	.96	150–152
Portland, ME	.98	040–041
Nonmetropolitan areas	.94	
*CSS suggested indexes for other Northeastern metropolitan areas***		
In New York, Connecticut, and Massachusetts	1.05	
In Pennsylvania	.98	
In all other Northeastern states	1.00	
North Central *Indexes prepared by BLS**		
Cedar Rapids, IA	.98	410–452
Champaign–Urbana, IL	1.01	618–619
Chicago, IL–Northwestern IN	1.02	463–464
Cincinnati, OH–KY–IN	.92	450–452
Cleveland, OH	1.00	440–441
Dayton, OH	.94	453–455
Detroit, MI	1.02	481–482
Green Bay, WI	1.01	541–543
Indianapolis, IN	.96	460–462
Kansas City, MO–KS	.98	640–641 and 660–662
Milwaukee, WI	1.05	530–534
Minneapolis–St. Paul, MN	1.04	550–554
St. Louis, MO–IL	.96	630–631
Wichita, KS	.92	670–672
Nonmetropolitan areas	.90	
*CSS suggested indexes for other North Central metropolitan areas***		
In Illinois, Indiana, Iowa, and Wisconsin	1.02	
In all other North Central states	1.00	

South *Indexes prepared by BLS**	*Index*	*First three digits of zip code*
Atlanta, GA	.91	300–303
Austin, TX	.86	786–789
Baltimore, MD	1.01	210–214
Baton Rouge, LA	.92	707–708
Dallas, TX	.90	752
Durham, NC	.96	275–277
Houston, TX	.89	770
Nashville, TN	.90	370–372
Orlando, FL	.88	327–328
Washington, DC–MD–VA	1.05	200–205
Nonmetropolitan areas	.83	
*CSS suggested index for all other Southern metropolitan areas***	.90	
West *Indexes prepared by BLS**		
Anchorage, AK	1.28	995
Bakersfield, CA	.89	932–933
Denver, CO	.95	800–803
Los Angeles–Long Beach, CA	1.00	900–908
San Diego, CA	.98	920–921
San Francisco–Oakland, CA	1.06	940–948
Seattle–Everett, WA	.99	980–982
Honolulu, HI	1.23	967–968
Nonmetropolitan areas	.88	
*CSS suggested index for all other Western metropolitan areas***	.96	

* Bureau of Labor Statistics indexes of comparative costs based on an intermediate budget for a four-person family, autumn 1974.

** Estimates based on the BLS indexes.

Table I. State personal income taxes*

This table is provided to assist in calculating state personal income taxes for students filing the Financial Aid Form (FAF) and in evaluating parents' reported taxes in the Parents' Confidential Statement (PCS). Tax rates reported here are for income from employment only. Special exemption provisions for low income, handicapped persons or persons over age 65 are not included.

State	Exemptions: Single	Married	Dependent	Taxation schedule: Net taxable income (NTI)	Rate		Notes
Alabama	$1,500	$3,000	$300	$ 0– $1,000		1.5% of NTI	1, 2
				1,001– 3,000	$ 15 plus	3% of NTI over $ 1,000	
				3,001– 5,000	75	4.5 3,000	
				5,000 or more	165	5 5,000	
Alaska	$750	$1,500	$750	$ 0– $ 4,000		3% of NTI	2
				4,001– 8,000	$ 120 plus	3.5% of NTI over $ 4,000	
				8,001– 12,000	260	4 8,000	
				12,001– 16,000	420	5 12,000	
				16,001– 20,000	620	5.5 16,000	
				20,001– 24,000	840	6 20,000	
				24,001– 28,000	1,080	7 24,000	
				28,001– 32,000	1,360	7.5 28,000	
				32,001– 36,000	1,660	8 32,000	
				36,001– 40,000	1,980	8.5 36,000	
				40,001 or more	2,320	9 40,000	
Arizona	$1,000	$2,000	$600	$ 0– $1,000		2% of NTI	1, 2
				1,001– 2,000	$ 20 plus	3% of NTI over $ 1,000	
				2,001– 3,000	50	4 2,000	
				3,001– 4,000	90	5 3,000	
				4,001– 5,000	140	6 4,000	
				5,001– 6,000	200	7 5,000	
				6,001 or more	270	8 6,000	
Arkansas				$ 0– $ 2,999		1% of NTI	2, 3
				3,000– 5,999	$ 30 plus	2.5% of NTI over $ 2,999	
				6,000– 8,999	105	3.5 5,999	
				9,000– 14,999	210	4.5 8,999	
				15,000– 24,999	480	6 14,999	
				25,000 or more	1,080	7 24,999	
California				$ 0– $ 4,000		1% of NTI	2,4
				4,001– 7,000	$ 40 plus	2% of NTI over $ 4,000	
				7,001– 10,000	100	3 7,000	
				10,001– 13,000	190	4 10,000	
				13,001– 16,000	310	5 13,000	
				16,001– 19,000	460	6 16,000	
				19,001– 22,000	640	7 19,000	
				22,001– 25,000	850	8 22,000	
				25,001– 28,000	1,090	9 25,000	
				28,001– 31,000	1,360	10 28,000	
				31,001 or more	1,660	11 31,000	

* State personal income taxes should be calculated according to the following method.

Adjusted gross income (= taxable income minus adjustments to income, if any)
– Exemptions from Table I
– Standard deduction (see Table B for method of calculating; also see Notes 1 and 2)
= Net taxable income (NTI)

Use net taxable income with the appropriate state table from Table I to calculate tax liability. If the particular state allows tax credits, the appropriate amount should be subtracted from the tax. If the state imposes a surtax, this amount should be added to the tax.

Table I continued

State	Exemptions: Single	Married	Dependent	Taxation schedule: Net taxable income (NTI)	Rate		Notes
Colorado	$750	$1,500	$750	$ 0– $ 1,000		3% of NTI	1, 2
				1,001– 2,000	$ 30 plus	3.5% of NTI over $ 1,000	
				2,001– 3,000	65	4	2,000
				3,001– 4,000	105	4.5	3,000
				4,001– 5,000	150	5	4,000
				5,001– 6,000	200	5.5	5,000
				6,001– 7,000	255	6	6,000
				7,001– 8,000	315	6.5	7,000
				8,001– 9,000	380	7	8,000
				9,001– 10,000	450	7.5	9,000
				10,001 or more	525	8	10,000
Connecticut	No personal income tax on employment income						
Delaware	$600	$1,200	$600	$ 0–$ 1,000		1.6% of NTI	1, 2
				1,001– 2,000	$ 16 plus	2.2% of NTI over $ 1,000	
				2,001– 3,000	38	3.3	2,000
				3,001– 4,000	71	4.4	3,000
				4,001– 5,000	115	5.5	4,000
				5,001– 6,000	170	6.6	5,000
				6,001– 8,000	236	7.7	6,000
				8,001– 20,000	390	8.8	8,000
				20,001– 25,000	1,446	9.3	20,000
				25,001– 30,000	1,911	9.9	25,000
				30,001– 40,000	2,406	12.1	30,000
				40,001– 50,000	3,616	13.2	40,000
				50,001– 75,000	4,936	15.4	50,000
				75,001– 100,000	8,786	16.5	75,000
				100,001 or more	12,911	19.8	100,000
District of Columbia	$1,000	$2,000	$500	$ 0– $ 1,000		2% of NTI	2
				1,001– 2,000	$ 20 plus	3% of NTI over $ 1,000	
				2,001– 3,000	50	4	2,000
				3,001– 5,000	90	5	3,000
				5,001– 8,000	190	6	5,000
				8,001– 12,000	370	7	8,000
				12,001– 17,000	650	8	12,000
				17,001– 25,000	1,050	9	17,000
				25,001 or more	1,770	10	25,000
Florida	No personal income tax						
Georgia	$1,500	$3,000	$700	$ 0– $ 1,000		1% of NTI	2, 5
				1,001– 3,000	$ 10 plus	2% of NTI over $ 1,000	
				3,001– 5,000	50	3	3,000
				5,001– 7,000	110	4	5,000
				7,001– 10,000	190	5	7,000
				10,001 or more	340	6	10,000
Hawaii	$750	$1,500	$750	$ 0– $ 500		2.25% of NTI	2
				501– 1,000	$ 11 plus	3.25% of NTI over $ 500	
				1,001– 1,500	27	4.5	1,000
				1,501– 2,000	50	5	1,500
				2,001– 3,000	75	6.5	2,000
				3,001– 5,000	140	7.5	3,000
				5,001– 10,000	290	8.5	5,000
				10,001– 14,000	715	9.5	10,000
				14,001– 20,000	1,095	10	14,000
				20,001– 30,000	1,695	10.5	20,000
				30,001 or more	2,745	11	30,000

Table I continued

State	Exemptions			Taxation schedule				Notes
	Single	Married	Dependent	Net taxable income (NTI)	Rate			
Idaho	$750	$1,500	$750	$ 0– $1,000		2% of NTI		2, 6
				1,001– 2,000	$ 20 plus	4% of NTI over	$ 1,000	
				2,001– 3,000	60	4.5	2,000	
				3,001– 4,000	105	5.5	3,000	
				4,001– 5,000	160	6.5	4,000	
				5,001 or more	225	7.5	5,000	
Illinois	$1,000	$2,000	$1,000	$0 or more		2.5% of NTI		
Indiana	$1,000	$1,000	$500	$0 or more		2%		
Iowa				$ 0– $ 1,000		0.5%		1, 2, 7
				1,001– 2,000	$ 5 plus	1.25% of NTI over	$ 1,000	
				2,001– 3,000	17	2.75	2,000	
				3,001– 4,000	45	3.5	3,000	
				4,001– 7,000	80	5	4,000	
				7,001– 9,000	230	6	7,000	
				9,001– 15,000	350	7	9,000	
				15,001– 20,000	770	8	15,000	
				20,001– 25,000	1,170	9	20,000	
				25,001– 30,000	1,620	10	25,000	
				30,001– 40,000	2,120	11	30,000	
				40,001– 75,000	3,220	12	40,000	
				75,001 or more	7,420	13	75,000	
Kansas	$600	$1,200	$600	$ 0– $2,000		2%		1, 2
				2,001– 3,000	$ 40 plus	3.5% of NTI over	$ 2,000	
				3,001– 5,000	75	4	3,000	
				5,001– 7,000	155	5	5,000	
				7,001 or more	255	6.5	7,000	
Kentucky				$ 0– $3,000		2%		1, 2, 8
				3,001– 4,000	$ 60 plus	3% of NTI over	$ 3,000	
				4,001– 5,000	90	4	4,000	
				5,001– 8,000	130	5	5,000	
				8,001 or more	280	6	8,000	
Louisiana	$2,500	$5,000	$400	$ 0– $10,000		2%		2
				10,001– 50,000	$ 200 plus	4% of NTI over	$ 10,000	
				50,001 or more	1,800	6	50,000	
Maine	$1,000	$2,000	$1,000	$ 0– $ 2,000		1%		2
				2,001– 5,000	$ 20 plus	2% of NTI over	$ 2,000	
				5,001– 10,000	80	3	5,000	
				10,001– 25,000	230	4	10,000	
				25,001– 50,000	830	5	25,000	
				50,001 or more	2,080	6	50,000	
Maryland	$800	$1,600	$800	$ 0– $1,000		2% of NTI		2
				1,001– 2,000	$ 20 plus	3% of NTI over	$ 1,000	
				2,001– 3,000	50	4	2,000	
				3,001 or more	90	5	3,000	
Massachusetts	$1,300	$2,600	$600	$0 or more		5% of NTI		9
Michigan	$1,500	$3,000	$1,500	$0 or more		4.6% of NTI		

Table I continued

State	Exemptions: Single	Married	Dependent	Taxation schedule: Net taxable income (NTI)		Rate			Notes
Minnesota				$ 0– $ 500			1.6% of NTI		1, 2, 10
				501– 1,000	$ 8	plus	2.2% of NTI over	$ 500	
				1,001– 2,000	19		3.5	1,000	
				2,001– 3,000	54		5.8	2,000	
				3,001– 4,000	112		7.3	3,000	
				4,001– 5,000	185		8.8	4,000	
				5,001– 7,000	273		10.2	5,000	
				7,001– 9,000	477		11.5	7,000	
				9,001– 12,500	707		12.8	9,000	
				12,501– 20,000	1,155		14	12,500	
				20,001 or more	2,205		15	20,000	
Mississippi	$4,500	$6,500	$750	$ 0– $5,000			3% of NTI		2
				5,001 or more	$ 150	plus	4% of NTI over	$ 5,000	
Missouri	$1,200	$2,400	$400	$ 0– $1,000			1.5% of NTI		1, 2
				1,001– 2,000	$ 15	plus	2% of NTI over	$ 1,000	
				2,001– 3,000	35		2.5	2,000	
				3,001– 4,000	60		3	3,000	
				4,001– 5,000	90		3.5	4,000	
				5,001– 6,000	125		4	5,000	
				6,001– 7,000	165		4.5	6,000	
				7,001– 8,000	210		5	7,000	
				8,001– 9,000	260		5.5	8,000	
				9,001 or more	315		6	9,000	
Montana	$650	$1,300	$650	$ 0– $ 1,000			2% of NTI		1, 2, 11
				1,001– 2,000	$ 20	plus	3% of NTI over	$ 1,000	
				2,001– 4,000	50		4	2,000	
				4,001– 6,000	130		5	4,000	
				6,001– 8,000	230		6	6,000	
				8,001– 10,000	350		7	8,000	
				10,001– 14,000	490		8	10,000	
				14,001– 20,000	810		9	14,000	
				20,001– 35,000	1,350		10	20,000	
				35,001 or more	2,850		11	35,000	
Nebraska	12% of federal income tax								
Nevada	No personal income tax								
New Hampshire	No personal income tax on in-state employment income								
New Jersey	$1,000	$2,000	$1,000	$ 0–$20,000			2% of NTI		12
				20,001 or more	$ 400	plus	2.5% of NTI over	$ 20,000	

Table I continued

State	Exemptions			Taxation schedule				Notes
	Single	Married	Dependent	Net taxable income (NTI)	Rate			
New Mexico	$750	$1,500	$750	$ 0–$ 500		0.9% of NTI		2
				501– 1,000	$ 4 plus	1.1% of NTI over	$ 500	
				1,001– 1,500	10	1.3	1,000	
				1,501– 2,000	16	1.5	1,500	
				2,001– 3,000	24	1.6	2,000	
				3,001– 4,000	40	1.9	3,000	
				4,001– 5,000	59	2.3	4,000	
				5,001– 6,000	82	2.4	5,000	
				6,001– 7,000	106	3	6,000	
				7,001– 8,000	136	3.3	7,000	
				8,001– 10,000	169	3.6	8,000	
				10,001– 12,000	241	4.3	10,000	
				12,001– 20,000	327	6.1	12,000	
				20,001– 50,000	815	8	20,000	
				50,001– 100,000	3,215	8.5	50,000	
				100,001 or more	7,465	9	100,000	
New York	$650	$1,300	$650	$ 0–$ 1,000		2% of NTI		2, 13
				1,001– 3,000	$ 20 plus	3% of NTI over	$ 1,000	
				3,001– 5,000	80	4	3,000	
				5,001– 7,000	160	5	5,000	
				7,001– 9,000	260	6	7,000	
				9,001– 11,000	380	7	9,000	
				11,001– 13,000	520	8	11,000	
				13,001– 15,000	680	9	13,000	
				15,001– 17,000	860	10	15,000	
				17,001– 19,000	1,060	11	17,000	
				19,001– 21,000	1,280	12	19,000	
				21,001– 23,000	1,520	13	21,000	
				23,001– 25,000	1,780	14	23,000	
				25,001 or more	2,060	15	25,000	
North Carolina	$1,000	$2,000	$600	$ 0–$ 2,000		3% of NTI		2
				2,001– 4,000	$ 60 plus	4% of NTI over	$ 2,000	
				4,001– 6,000	140	5	4,000	
				6,001– 10,000	240	6	6,000	
				10,001 or more	480	7	10,000	
North Dakota	$750	$1,500	$750	$ 0– $ 3,000		1% of NTI		1, 2, 14
				3,001– 4,000	$ 30 plus	2% of NTI over	$ 3,000	
				4,001– 5,000	50	3	4,000	
				5,001– 6,000	80	5	5,000	
				6,001– 8,000	130	7.5	6,000	
				8,001– 15,000	280	10	8,000	
				15,001 or more	980	11	15,000	
Ohio	$650	$1,300	$650	$ 0– $ 5,000		0.5% of NTI		15
				5,001– 10,000	$ 25 plus	1% of NTI over	$ 5,000	
				10,001– 15,000	75	2	10,000	
				15,001– 20,000	175	2.5	15,000	
				20,001– 40,000	300	3	20,000	
				40,001 or more	900	3.5	40,000	
Oklahoma	$750	$1,500	$750	$ 0– $ 2,000		0.5% of NTI		2
				2,001– 5,000	$ 10 plus	1% of NTI over	$ 2,000	
				5,001– 7,500	40	2	5,000	
				7,501– 10,000	90	3	7,500	
				10,001– 12,500	165	4	10,000	
				12,501– 15,000	265	5	12,500	
				15,001 or more	390	6	15,000	

Table I continued

State	Exemptions: Single	Married	Dependent	Taxation schedule: Net taxable income (NTI)		Rate			Notes
Oregon	$750	$1,500	$750	$ 0– $ 1,000		4% of NTI			1, 2
				1,001– 2,000	$ 40	5% of NTI over	$ 1,000		
				2,001– 4,000	90	6	2,000		
				4,001– 6,000	210	7	4,000		
				6,001– 8,000	350	8	6,000		
				8,001– 10,000	510	9	8,000		
				10,001 or more	690	10	10,000		
Pennsylvania				$ 0 or more		2% of NTI			
Rhode Island	17% of Federal income tax								2
South Carolina	$800	$1,600	$800	$ 0– $ 2,000		2% of NTI			1, 2
				2,001– 4,000	$ 40 plus	3% of NTI over	$ 2,000		
				4,001– 6,000	100	4	4,000		
				6,001– 8,000	180	5	6,000		
				8,001– 10,000	280	6	8,000		
				10,001 or more	400	7	10,000		
South Dakota	No personal income tax								
Tennessee	No personal income tax on employment income								
Texas	No personal income tax								
Utah	$750	$1,500	$750	$ 0– $1,500		3% of NTI			1, 2
				1,501– 3,000	$ 45 plus	4% of NTI over	$ 1,500		
				3,001– 4,500	105	5	3,000		
				4,501– 6,000	180	6	4,500		
				6,001– 7,500	270	7	6,000		
				7,501 or more	375	7.3	7,500		
Vermont	25% of Federal income tax								2, 16
Virginia	$600	$1,200	$600	$ 0– $ 3,000		2% of NTI			2
				3,001– 5,000	$ 60 plus	3% of NTI over	$ 3,000		
				5,001– 12,000	120	5	5,000		
				12,001 or more	470	5.75	12,000		
Washington	No personal income tax								
West Virginia	$600	$1,200	$600	$ 0– $ 4,000		2.1% of NTI			2
				4,001– 8,000	$ 84 plus	2.3% of NTI over	$ 4,000		
				8,001– 12,000	176	2.8	8,000		
				12,001– 16,000	288	3.2	12,000		
				16,001– 20,000	416	3.5	16,000		
				20,001– 24,000	556	4.0	20,000		
				24,001– 28,000	716	4.6	24,000		
				28,001– 32,000	900	4.9	28,000		
				32,001– 36,000	1,096	5.3	32,000		
				36,001 or more	1,308	5.4	36,000		

Table I continued

State	Exemptions			Taxation schedule				Notes
	Single	Married	Dependent	Net taxable income (NTI)		Rate		
Wisconsin				$ 0– $ 1,000		3.1% of NTI		2, 17
				1,001– 2,000	$ 31 plus	3.4% of NTI over	$ 1,000	
				2,001– 3,000	65	3.6	2,000	
				3,001– 4,000	101	4.8	3,000	
				4,001– 5,000	149	5.4	4,000	
				5,001– 6,000	203	5.9	5,000	
				6,001– 7,000	262	6.5	6,000	
				7,001– 8,000	327	7.6	7,000	
				8,001– 9,000	403	8.2	8,000	
				9,001– 10,000	485	8.8	9,000	
				10,001– 11,000	573	9.3	10,000	
				11,001– 12,000	666	9.9	11,000	
				12,001– 13,000	765	10.5	12,000	
				13,001– 14,000	870	11.1	13,000	
				14,001 or more	981	11.4	14,000	
Wyoming . . . No personal income tax								

Notes

1. Federal income tax is permitted as a deduction from adjusted gross income in figuring state net taxable income
2. Itemized deductions are allowed against adjusted gross income in figuring state net taxable income
3. Tax credit: single person, $17.50; married couple, $35; each dependent, $6
4. Tax credit: single person, $25; married couple, $50; each dependent, $8
5. Additional exemption: $700 for college students
6. Tax credit: each family member, $15. Surtax: $10
7. Tax credit: single person, $15; married couple, $30; each dependent, $10
8. Tax credit: each family member, $20
9. Tax rate given applies to employment income. No tax liability for single persons with income below $3,000; or for married persons with income below $5,000
10. Tax credit: each family member, $21
11. Surtax: 10%
12. Effective July 1, 1976
13. Surtax: 2.5%
14. Surtax: 1%, but not less than $2.50, or more than $12.50
15. Maximum exemptions: $3,000
16. Surtax: 9%
17. Tax credit: each family member, $20

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